

?show files;ds

File 347:JAPIO Nov 1976-2004/May(Updated 040903)
(c) 2004 JPO & JAPIO

File 348:EUROPEAN PATENTS 1978-2004/Sep W01
(c) 2004 European Patent Office

File 349:PCT FULLTEXT 1979-2002/UB=20040909,UT=20040902
(c) 2004 WIPO/Univentio

File 350:Derwent WPIX 1963-2004/UD,UM &UP=200458
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File 371:French Patents 1961-2002/BOPI 200209
(c) 2002 INPI. All rts. reserv.

File 120:U.S. Copyrights 1978-2004/Sep 07
(c) format only 2004 The Dialog Corp.

File 426:LCMARC-Books 1968-2004/Sep W2
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File 483:Newspaper Abs Daily 1986-2004/Sep 13
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File 2:INSPEC 1969-2004/Sep W1
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File 35:Dissertation Abs Online 1861-2004/Aug
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File 65:Inside Conferences 1993-2004/Sep W2
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File 99:Wilson Appl. Sci & Tech Abs 1983-2004/Aug
(c) 2004 The HW Wilson Co.

File 233:Internet & Personal Comp. Abs. 1981-2003/Sep
(c) 2003 EBSCO Pub.

File 474:New York Times Abs 1969-2004/Sep 13
(c) 2004 The New York Times

File 475:Wall Street Journal Abs 1973-2004/Sep 13
(c) 2004 The New York Times

File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
(c) 2002 The Gale Group

File 256:TecInfoSource 82-2004/Jul
(c)2004 Info.Sources Inc

File 94:JICST-EPlus 1985-2004/Aug W3
(c)2004 Japan Science and Tech Corp(JST)

File 111:TGG Natl.Newspaper Index(SM) 1979-2004/Sep 14
(c) 2004 The Gale Group

File 9:Business & Industry(R) Jul/1994-2004/Sep 13
(c) 2004 The Gale Group

File 15:ABI/Inform(R) 1971-2004/Sep 13
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File 16:Gale Group PROMT(R) 1990-2004/Sep 14
(c) 2004 The Gale Group

File 20:Dialog Global Reporter 1997-2004/Sep 14
(c) 2004 The Dialog Corp.

File 148:Gale Group Trade & Industry DB 1976-2004/Sep 14
(c)2004 The Gale Group

File 160:Gale Group PROMT(R) 1972-1989
(c) 1999 The Gale Group

File 275:Gale Group Computer DB(TM) 1983-2004/Sep 14
(c) 2004 The Gale Group

File 476:Financial Times Fulltext 1982-2004/Sep 14
(c) 2004 Financial Times Ltd

File 610:Business Wire 1999-2004/Sep 13
(c) 2004 Business Wire.

File 613:PR Newswire 1999-2004/Sep 13
(c) 2004 PR Newswire Association Inc

File 621:Gale Group New Prod.Annou.(R) 1985-2004/Sep 14
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File 624:McGraw-Hill Publications 1985-2004/Sep 13
(c) 2004 McGraw-Hill Co. Inc

File 634:San Jose Mercury Jun 1985-2004/Sep 13
(c) 2004 San Jose Mercury News
File 636:Gale Group Newsletter DB(TM) 1987-2004/Sep 14
(c) 2004 The Gale Group
File 810:Business Wire 1986-1999/Feb 28
(c) 1999 Business Wire
File 813:PR Newswire 1987-1999/Apr 30
(c) 1999 PR Newswire Association Inc
File 13:BAMP 2004/Sep W1
(c) 2004 The Gale Group
File 75:TGG Management Contents(R) 86-2004/Sep W1
(c) 2004 The Gale Group
File 625:American Banker Publications 1981-2004/Sep 14
(c) 2004 American Banker
File 268:Banking Info Source 1981-2004/Aug W4
(c) 2004 ProQuest Info&Learning
File 647:CMP Computer Fulltext 1988-2004/Sep W1
(c) 2004 CMP Media, LLC
File 674:Computer News Fulltext 1989-2004/Aug W4
(c) 2004 IDG Communications
File 267:Finance & Banking Newsletters 2004/Sep 13
(c) 2004 The Dialog Corp.
File 990:NewsRoom Current June 1 -2004/Sep 13
(c) 2004 The Dialog Corporation
File 239:Mathsci 1940-2004/Oct
(c) 2004 American Mathematical Society
File 553:Wilson Bus. Abs. FullText 1982-2004/Jul
(c) 2004 The HW Wilson Co
File 47:Gale Group Magazine DB(TM) 1959-2004/Sep 14
(c) 2004 The Gale group
File 484:Periodical Abs Plustext 1986-2004/Aug W5
(c) 2004 ProQuest
File 141:Readers Guide 1983-2004/Jul
(c) 2004 The HW Wilson Co
File 646:Consumer Reports 1982-2004/Aug
(c) 2004 Consumer Union

Set	Items	Description
S1	55	AU='PETIT F':AU='PETIT F P'
S2	5	AU='PETIT FREDERIC':AU='PETIT FREDERIQUE'
S3	137	AU='PETIT, F':AU='PETIT, F.L.'
S4	1	AU='PETIT, FR'
S5	18	AU='PETIT, FREDERIC':AU='PETIT, FREDERIQUE'
S6	213	S1 OR S2 OR S3 OR S4 OR S5
S7	59	S6 FROM 347,348,349,350,371
S8	1	IC=G06F-017?
S9	1	S7 AND S8
S10	7	(CHARGE OR CREDIT OR DEBIT OR BANK OR MASTER OR SMART OR I- NTEGRATED())CIRCUIT OR CHIP OR PCMCIA OR EEPROM()CARD? ? OR C- HARGE CARD? ? OR CREDITCARD? ? OR BANKCARD? ? OR SMARTCARD? ? - OR CHIPCARD? ? OR DEBITCARD? ?
S11	7	S7 AND S10
S12	7	S9 OR S11
S13	7	IDPAT (sorted in duplicate/non-duplicate order)
S14	3	IDPAT (primary/non-duplicate records only)
S15	154	S6 NOT S7
S16	15	SOFTWARE OR CHIP OR APPLET OR APPLICATION OR APP OR APPS OR INTERFACE OR MICROCONTROLL?R? ? OR MICROPROCESS?R? ? OR MICR- OCHIP? ? OR EMBEDDED()SYSTEM? ? OR (MICRO OR PROGRAMMABLE()LO- GIC)() (CONTROLL?R? ? OR PROCESS?R? ?) OR PLC? ?
S17	9	S15 AND S16
S18	4	S17 NOT PY>1999
S19	4	S18 NOT PD=19990312:20041031
S20	4	RD (unique items)
S21	7	S14 OR S20

21/3,K/1 (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2004 Thomson Derwent. All rts. reserv.

013610256 **Image available**
WPI Acc No: 2001-094464/200111
Related WPI Acc No: 1999-388072
XRPX Acc No: N01-071653

Smart card with a business partner scheme or travel application for
storing, retrieving and updating data relating to travel information of
the cardholder

Patent Assignee: AMERICAN EXPRESS TRAVEL RELATED SERVICES (AMEX-N)

Inventor: HOHLE W; PETIT F

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
GB 2351379	A	20001227	GB 991493	A	19990122	200111 B
			GB 200010581	A	20000502	

Priority Applications (No Type Date): US 9812750 A 19980123

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
GB 2351379	A	57	G07F-007/10		Derived from application GB 991493

Smart card with a business partner scheme or travel application for
storing, retrieving and updating data relating...

...Inventor: PETIT F

21/3,K/2 (Item 2 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2004 Thomson Derwent. All rts. reserv.

013456210 **Image available**
WPI Acc No: 2000-628153/200060
XRPX Acc No: N00-465429

Distributed communication system for downloading information to
information device, performs an acknowledgement process to produce a
verifiable acknowledgement of the transferred information

Patent Assignee: AMERICAN EXPRESS TRAVEL RELATED SERVICES (AMEX-N)

Inventor: PETIT F

Number of Countries: 090 Number of Patents: 009

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200054208	A2	20000914	WO 2000US6251	A	20000310	200060 B
AU 200035234	A	20000928	AU 200035234	A	20000310	200067
EP 1163623	A2	20011219	EP 2000913873	A	20000310	200206
			WO 2000US6251	A	20000310	
EP 1163623	B1	20021016	EP 2000913873	A	20000310	200276
			WO 2000US6251	A	20000310	
JP 2002539537	W	20021119	JP 2000604360	A	20000310	200281
			WO 2000US6251	A	20000310	
DE 60000612	E	20021121	DE 600612	A	20000310	200302
			EP 2000913873	A	20000310	
			WO 2000US6251	A	20000310	
NZ 514022	A	20030328	NZ 514022	A	20000310	200325
			WO 2000US6251	A	20000310	
ES 2185580	T3	20030501	EP 2000913873	A	20000310	200341
AU 762165	B	20030619	AU 200035234	A	20000310	200351

Priority Applications (No Type Date): US 99123775 P 19990311

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 200054208	A2	E	14	G06K-000/00	

Designated States (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN

CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
 KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE
 SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
 Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
 IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW
 AU 200035234 A Based on patent WO 200054208
 EP 1163623 A2 E G06K-001/00 Based on patent WO 200054208
 Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT
 LI LT LU LV MC MK NL PT RO SE SI
 EP 1163623 B1 E G06K-001/00 Based on patent WO 200054208
 Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LI
 LU MC NL PT SE
 JP 2002539537 W 18 G06F-001/00 Based on patent WO 200054208
 DE 60000612 E G06K-001/00 Based on patent EP 1163623
 Based on patent WO 200054208
 NZ 514022 A G06F-009/445 Based on patent WO 200054208
 ES 2185580 T3 G06K-001/00 Based on patent EP 1163623
 AU 762165 B G06F-009/445 Previous Publ. patent AU 200035234
 Based on patent WO 200054208

Inventor: PETIT F

Abstract (Basic):

... A third party (112) is used to transfer blocks of information to
 a **smart card** (102), such that the information blocks belong to an
 issuer (110). The system performs an...
 ... For downloading information to information device. Used for
 authenticating the download of information onto a **smart card** via a
 trusted third party...

...Provides a guarantee to the issuer that the download from the third
 party to the **smart card** is completed successfully, thus preventing
 the third party from faking a download or unintentionally failing...

... **Smart card** (102)

21/3,K/3 (Item 3 from file: 350)
 DIALOG(R)File 350:Derwent WPIX
 (c) 2004 Thomson Derwent. All rts. reserv.

012581965 **Image available**
 WPI Acc No: 1999-388072/199933
 Related WPI Acc No: 2001-094464
 XRPX Acc No: N99-290780

**Personal identification smart card with integrated travel and business
 partner scheme**

Patent Assignee: AMERICAN EXPRESS TRAVEL RELATED SERVICES (AMEX-N)

Inventor: HOHLE W; PETIT F

Number of Countries: 084 Number of Patents: 008

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
GB 2333630	A	19990728	GB 991493	A	19990122	199933 B
WO 9938129	A1	19990729	WO 99US1388	A	19990121	199937
AU 9923362	A	19990809	AU 9923362	A	19990121	200001
US 6101477	A	20000808	US 9812750	A	19980123	200040
EP 1050027	A1	20001108	EP 99903308	A	19990121	200062
			WO 99US1388	A	19990121	
JP 2002501267	W	20020115	WO 99US1388	A	19990121	200207
			JP 2000528959	A	19990121	
AU 744984	B	20020307	AU 9923362	A	19990121	200229
NZ 506167	A	20021122	NZ 506167	A	19990121	200301
			WO 99US1388	A	19990121	

Priority Applications (No Type Date): US 9812750 A 19980123

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
GB 2333630	A		58	G07F-007/10	
WO 9938129	A1	E		G07F-007/08	
Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US UZ VN YU ZW					
Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SZ UG ZW					
AU 9923362	A			G07F-007/08	Based on patent WO 9938129
US 6101477	A			G06F-017/60	
EP 1050027	A1	E		G07F-007/08	Based on patent WO 9938129
Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LI LU MC NL PT SE					
JP 2002501267	W		64	G06K-019/00	Based on patent WO 9938129
AU 744984	B			G07F-007/08	Previous Publ. patent AU 9923362
					Based on patent WO 9938129
NZ 506167	A			G07F-007/08	Based on patent WO 9938129
...Inventor: PETIT F					

21/AA,AN,AZ,TI/1 (Item 1 from file: 350)
DIALOG(R)File 350:(c) 2004 Thomson Derwent. All rts. reserv.

013612256
WPI Acc No: 2001-094464/
Smart card with a business partner scheme or travel application for
storing, retrieving and updating data relating to travel information of
the cardholder
Local Applications (No Type Date): GB 991493 A 19990122; GB 200010581 A
20000502
Priority Applications (No Type Date): US 9812750 A 19980123

21/AA,AN,AZ,TI/2 (Item 2 from file: 350)
DIALOG(R)File 350:(c) 2004 Thomson Derwent. All rts. reserv.

013456210
WPI Acc No: 2000-628153/
Distributed communication system for downloading information to
information device, performs an acknowledgement process to produce a
verifiable acknowledgement of the transferred information
Local Applications (No Type Date): WO 2000US6251 A 20000310; AU 200035234 A
20000310; EP 2000913873 A 20000310; WO 2000US6251 A 20000310; EP
2000913873 A 20000310; WO 2000US6251 A 20000310; JP 2000604360 A 20000310
; WO 2000US6251 A 20000310; DE 600612 A 20000310; EP 2000913873 A
20000310; WO 2000US6251 A 20000310; NZ 514022 A 20000310; WO 2000US6251 A
20000310; EP 2000913873 A 20000310; AU 200035234 A 20000310
Priority Applications (No Type Date): US 99123775 P 19990311

21/AA,AN,AZ,TI/3 (Item 3 from file: 350)
DIALOG(R)File 350:(c) 2004 Thomson Derwent. All rts. reserv.

012581965
WPI Acc No: 1999-388072/
Personal identification smart card with integrated travel and business
partner scheme
Local Applications (No Type Date): GB 991493 A 19990122; WO 99US1388 A
19990121; AU 9923362 A 19990121; US 9812750 A 19980123; EP 9903308 A
19990121; WO 99US1388 A 19990121; WO 99US1388 A 19990121; JP 2000528959 A
19990121; AU 9923362 A 19990121; NZ 506167 A 19990121; WO 99US1388 A
19990121
Priority Applications (No Type Date): US 9812750 A 19980123

21/AA,AN,AZ,TI/4 (Item 1 from file: 2)
DIALOG(R)File 2:(c) 2004 Institution of Electrical Engineers. All rts.
reserv.

5886295 INSPEC Abstract Number: A9810-6865-024
Title: GaAs/AlAs lateral superlattices on vicinal surfaces: from growth
issues to new electronic properties

21/AA,AN,AZ,TI/5 (Item 2 from file: 2)
DIALOG(R)File 2:(c) 2004 Institution of Electrical Engineers. All rts.
reserv.

5354664 INSPEC Abstract Number: B9610-6140-055
Title: Quantification of the white noise component in accelerometer and
gyrometer output signals using the Allan variance method

21/AA,AN,AZ,TI/6 (Item 1 from file: 65)
DIALOG(R)File 65:(c) 2004 BLDSC all rts. reserv. All rts. reserv.

03164360 INSIDE CONFERENCE ITEM ID: CN033519576

Application of object-simulation techniques to petroleum reservoir
characterization: Practical considerations

CONFERENCE: International Association for Mathematical Geology;
Proceedings of IAMG '97

21/AA,AN,AZ,TI/7 (Item 2 from file: 65)

DIALOG(R)File 65:(c) 2004 BLDSC all rts. reserv. All rts. reserv.

01561260 INSIDE CONFERENCE ITEM ID: CN015502677

Logiciel metier, logiciel generaliste : la necessaire integration. Exemple
de l' application CAO-Robotique

CONFERENCE: CAD/CAM, computer graphics and computer aided technologies

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File 347:JAPIO Nov 1976-2004/May(Updated 040903)

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File 350:Derwent WPIX 1963-2004/UD,UM &UP=200458

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File 371:French Patents 1961-2002/BOPI 200209

(c) 2002 INPI. All rts. reserv.

Set	Items	Description
S1	27605	(CHARGE OR CREDIT OR DEBIT OR BANK OR MASTER OR SMART OR I- NTEGRATED())CIRCUIT OR CHIP OR PCMCIA OR EEPROM)()CARD? ? OR C- HARGE CARD? ? OR CREDITCARD? ? OR BANKCARD? ? OR SMARTCARD? ? - OR CHIPCARD? ? OR DEBITCARD? ?
S2	26033	(FIRST OR 1ST)()PARTY OR (INFORMATION OR DATA OR INFO OR R- ECORD? ? OR FILE? ? OR KNOWLEDGE)()OWNER OR CARD(3N)(ISSU??? - OR PROVID??? OR FURNISH?? OR DISTRIBUT?) OR VISA OR MASTERCARD OR AMERICAN()EXPRESS OR AMEX OR DISCOVER
S3	1456081	SOFTWARE OR CHIP OR APPLET OR APPLICATION OR APP OR APPS OR INTERFACE OR MICROCONTROLL?R? ? OR MICROPROCESS?R? ? OR MICR- OCHIP? ? OR EMBEDDED()SYSTEM? ? OR (MICRO OR PROGRAMMABLE()LO- GIC)() (CONTROLL?R? ? OR PROCESS?R? ?) OR PLC? ?
S4	3846817	UPGRAD??? OR UPDAT? OR UP() (GRADE? ? OR DATE? ?) OR CORREC- T??? OR REVIS??? OR IMPROVE? OR IMPROVING OR REPLACE? OR REPL- ACING OR ENHANC??? OR DOWNLOAD??? OR DOWN()LOAD??? OR OVERWRI- T???
S5	991878	AFFILIATE? ? OR (THIRD OR 3RD OR ANOTHER OR OTHER)() (PARTY OR PARTIES) OR THIRDPARTY OR BANK? ? OR BANC? ? OR AGENT OR I- NTERMEDIARY OR PARTNER? ?
S6	669744	ACKNOWLEDG? OR RECEIPT OR CERTIFICATE OR RESPOND? ? OR RES- PONSE? ? OR REPLY? ? OR REPLIES OR VOUCHER OR FEEDBACK OR FEE- D()BACK
S7	351	S3(10N) (S4(5N)S5)
S8	463	S2(10N)S6
S9	0	S1(S)S7(S)S8
S10	1212	S3(S) (S4(10N)S5)
S11	1195	S2(S)S6
S12	0	S1 AND S10 AND S11
S13	53053	S3(10N)S4
S14	639	S5(10N)S13
S15	6	S1 AND S14
S16	1299	S5(S)S13
S17	12	S1 AND S16
S18	766	S6(10N)S13
S19	9	S1 AND S18
S20	21	S17 OR S19
S21	21	IDPAT (sorted in duplicate/non-duplicate order)
S22	21	IDPAT (primary/non-duplicate records only)

22/3,K/2 (Item 2 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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016141591 **Image available**
WPI Acc No: 2004-299467/200428
XRPX Acc No: N04-237904

Integrated circuit card of portable terminal used in application
providing system, erases signature data generated using application
downloaded from server, in response to clearance command of server,
and executes application

Patent Assignee: NTT DATA TSUSHIN KK (NITE)
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2004094691	A	20040325	JP 2002256114	A	20020830	200428 B

Priority Applications (No Type Date): JP 2002256114 A 20020830

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 2004094691	A		10	G06F-001/00	

Integrated circuit card of portable terminal used in application
providing system, erases signature data generated using application
downloaded from server, in response to clearance command of server,
and executes application

Abstract (Basic):

... Integrated circuit card of portable terminal used in
application providing system (claimed)

22/3,K/4 (Item 4 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2004 Thomson Derwent. All rts. reserv.

015836725 **Image available**
WPI Acc No: 2003-898929/200382
Related WPI Acc No: 2003-747304; 2003-863984; 2004-060715; 2004-107542
XRPX Acc No: N03-717428

Computer application generation method e.g. for banking, involves
downloading mobile information device profile compliant application in
MID for execution in response to request and application definition
Patent Assignee: DAVIDOV E (DAVI-I); GEVA M (GEVA-I); LINDER N (LIND-I);
TOLEDANO E (TOLE-I)

Inventor: DAVIDOV E; GEVA M; LINDER N; TOLEDANO E
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20030182626	A1	20030925	US 2002366890	P	20020322	200382 B
			US 2003349010	A	20030123	

Priority Applications (No Type Date): US 2002366890 P 20020322; US
2003349010 A 20030123

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20030182626	A1		113	G06F-015/00	Provisional application US 2002366890 Computer application generation method e.g. for banking, involves downloading mobile information device profile compliant application in MID for execution in response to request and application definition

Abstract (Basic):

... for mobile information device e.g. mobile telephone, personal
digital assistant, medical and laboratory instrumentation, smart
card and set-top box...

22/3,K/5 (Item 5 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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015498501 **Image available**
WPI Acc No: 2003-560648/200353
XRPX Acc No: N03-445644

Integrated circuit card for security applications in banks ,
includes privileged application interface controller that downloads
and executes privileged application in card manager
Patent Assignee: MATSUSHITA ELECTRIC IND CO LTD (MATU); MATSUSHITA DENKI
SANGYO KK (MATU); INOUE K (INOUE-I); KIKUCHI T (KIKU-I); SAKUSHIMA K
(SAKU-I); TANABIKI M (TANA-I)
Inventor: INOUE K; KIKUCHI T; SAKUSHIMA K; TANABIKI M
Number of Countries: 033 Number of Patents: 004

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
EP 1318488	A2	20030611	EP 200227322	A	20021206	200353 B
JP 2003173427	A	20030620	JP 2001373046	A	20011206	200353
CN 1423232	A	20030611	CN 2002155721	A	20021206	200357
US 20030146277	A1	20030807	US 2002313880	A	20021206	200358

Priority Applications (No Type Date): JP 2001373046 A 20011206

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
EP 1318488	A2	E	37	G07F-007/10	
Designated States (Regional): AL AT BE BG CH CY CZ DE DK EE ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI SK TR					
JP 2003173427	A		21	G06K-019/07	
CN 1423232	A			G06K-019/067	
US 20030146277	A1			G06K-005/00	

Integrated circuit card for security applications in banks ,
includes privileged application interface controller that downloads
and executes privileged application in card manager

22/3,K/6 (Item 6 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2004 Thomson Derwent. All rts. reserv.

014141800 **Image available**
WPI Acc No: 2001-626011/200172
XRPX Acc No: N01-466678

Method for updating offline chip - card payment terminals when a user
uses a chip - card at such a payment point, as the chip - card itself
is automatically updated with relevant data when the chip - card is
used at an online terminal

Patent Assignee: SWISSCOM MOBILE AG (SWIS-N); CANTINI R (CANT-I); LAUPER E
(LAUP-I)

Inventor: CANTINI R; LAUPER E

Number of Countries: 092 Number of Patents: 006

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200169548	A1	20010920	WO 2000CH149	A	20000315	200172 B
AU 200029016	A	20010924	AU 200029016	A	20000315	200208
			WO 2000CH149	A	20000315	
EP 1266362	A1	20021218	EP 2000907406	A	20000315	200301
			WO 2000CH149	A	20000315	
US 20030034389	A1	20030220	WO 2000CH149	A	20000315	200316
			US 2002238541	A	20020910	
JP 2004502211	W	20040122	WO 2000CH149	A	20000315	200411
			JP 2001567545	A	20000315	

US 6726100 B2 20040427 WO 2000CH149 A 20000315 200429
US 2002238541 A 20020910

Priority Applications (No Type Date): WO 2000CH149 A 20000315

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200169548 A1 G 17 G07F-007/08

Designated States (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN
CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG
KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD
SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW

AU 200029016 A G07F-007/08 Based on patent WO 200169548

EP 1266362 A1 G G07F-007/08 Based on patent WO 200169548

Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LI
LU MC NL PT SE

US 20030034389 A1 G06K-005/00 Cont of application WO 2000CH149

JP 2004502211 W 36 G06K-017/00 Based on patent WO 200169548

US 6726100 B2 G06K-005/00 Cont of application WO 2000CH149

Method for updating offline chip - card payment terminals when a user
uses a chip - card at such a payment point, as the chip - card itself
is automatically updated with relevant data when the chip - card is
used at an online terminal

Abstract (Basic):

... Method for updating transient parameters (60) in an off-line
chip card terminal (6) where the parameters are updated when a user
uses his chip - card (4) to access the offline chip - card
terminal, the chip - card having been previously from an online
database (1) when the user used it to pay...

... Method for updating off-line or hybrid chip - card payment
terminals, i.e. terminals that are only online occasionally for
periodic downloading of payment transaction details or those where the
payment details are collected by an agent or where the payment
terminal is taken to an online payment point where the offline terminal
can be connected to an online terminal via an interface. Such
updating can be lists of blocked chip - cards, etc...

...with lists of blocked users, etc. can be carried out more frequently as
a user chip - card is updated with such details when a user uses an
online payment terminal...

22/3,K/8 (Item 8 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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013913176 **Image available**

WPI Acc No: 2001-397389/200142

XRPX Acc No: N01-292865

Protocol management, method for verifying and transforming a downloaded
program fragment and corresponding systems for credit card systems

Patent Assignee: TRUSTED LOGIC (TRUS-N); TRUSTED LOGIC SA (TRUS-N)

Inventor: LEROY X

Number of Countries: 024 Number of Patents: 010

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200114958	A2	20010301	WO 2000FR2349	A	20000821	200142 B
AU 200070150	A	20010319	AU 200070150	A	20000821	200142
FR 2797963	A1	20010302	FR 9910697	A	19990823	200142
EP 1212678	A2	20020612	EP 2000958714	A	20000821	200239
			WO 2000FR2349	A	20000821	
CN 1370294	A	20020918	CN 2000811932	A	20000821	200303
JP 2003507811	W	20030225	WO 2000FR2349	A	20000821	200317

			JP 2001519256	A	20000821	
EP 1212678	B1	20031022	EP 2000958714	A	20000821	200373
			WO 2000FR2349	A	20000821	
DE 60006141*	E	20031127	DE 6141	A	20000821	200403
			EP 2000958714	A	20000821	
			WO 2000FR2349	A	20000821	
AU 769363	B	20040122	AU 200070150	A	20000821	200412
ES 2209969	T3	20040701	EP 2000958714	A	20000821	200444

Priority Applications (No Type Date): FR 9910697 A 19990823

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200114958 A2 F 101 G06F-009/00

Designated States (National): AU CA CN JP US

Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LU
MC NL PT SE

AU 200070150 A G06F-009/00 Based on patent WO 200114958

FR 2797963 A1 G06F-009/45

EP 1212678 A2 F G06F-009/445 Based on patent WO 200114958

Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LI
LU MC NL PT SE

CN 1370294 A G06F-009/445

JP 2003507811 W 88 G06F-009/54 Based on patent WO 200114958

EP 1212678 B1 F G06F-009/445 Based on patent WO 200114958

Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LI
LU MC NL PT SE

DE 60006141 E G06F-009/445 Based on patent EP 1212678

Based on patent WO 200114958

AU 769363 B G06F-009/00 Previous Publ. patent AU 200070150

Based on patent WO 200114958

ES 2209969 T3 G06F-009/445 Based on patent EP 1212678

Protocol management, method for verifying and transforming a downloaded program fragment and corresponding systems for credit card systems

Abstract (Basic):

... The protocol management method has the following stages: -
detect a **download** command from the program fragment (**applet**) and on
a positive **response** ; - read an object code of this applet and
temporary memorize the code; - submit the code...

... For **credit card** systems used in a JAVA environment...

...downloaded applet by a data system having low power and memory resources
such as a **credit card** .

22/3,K/9 (Item 9 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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013610256 **Image available**

WPI Acc No: 2001-094464/200111

Related WPI Acc No: 1999-388072

XRPX Acc No: N01-071653

**Smart card with a business partner scheme or travel application
for storing, retrieving and updating data relating to travel
information of the cardholder**

Patent Assignee: AMERICAN EXPRESS TRAVEL RELATED SERVICES (AMEX-N)

Inventor: HOHLE W; PETIT F

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
GB 2351379	A	20001227	GB 991493	A	19990122	200111 B
			GB 200010581	A	20000502	

Priority Applications (No Type Date): US 9812750 A 19980123

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes
GB 2351379 A 57 G07F-007/10 Derived from application GB 991493

Smart card with a business partner scheme or travel application
for storing, retrieving and updating data relating to travel
information of the cardholder

22/3,K/10 (Item 10 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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013335493 **Image available**

WPI Acc No: 2000-507432/200046

XRPX Acc No: N00-498889

Payment message transmission for mobile station applications, involves
optimizing messages transmitted between payment application and server by
storing messages to be transmitted to smart card client

Patent Assignee: SONERA OYJ (SONE-N); SMARTRUST SYSTEMS OY (SMAR-N);

HEINONEN P (HEIN-I); OINONEN S (OINO-I)

Inventor: HEINONEN P; OINONEN S

Number of Countries: 091 Number of Patents: 005

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
FI 105364	B1	20000731	FI 99254	A	19990209	200046 B
WO 200048146	A1	20000817	WO 2000FI72	A	20000202	200066
AU 200024442	A	20000829	AU 200024442	A	20000202	200062
EP 1166243	A1	20020102	EP 2000902689	A	20000202	200209
			WO 2000FI72	A	20000202	
US 20030041026	A1	20030227	US 2001923255	A	20010802	200318

Priority Applications (No Type Date): FI 99254 A 19990209

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

FI 105364 B1 G07F-007/08

WO 200048146 A1 E 21 G07F-019/00

Designated States (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN
CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE
SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW

AU 200024442 A G07F-019/00 Based on patent WO 200048146

EP 1166243 A1 E G07F-019/00 Based on patent WO 200048146

Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT
LI LT LU LV MC MK NL PT RO SE SI

US 20030041026 A1 G06F-017/60

... optimizing messages transmitted between payment application and server
by storing messages to be transmitted to smart card client

Abstract (Basic):

... The message to be transmitted from payment application to
payment server (4) is stored in smart card client (2) and
transmitted to smart card server (4). A response message is
transmitted from smart card client to payment application based on
message sent to smart card server or message received from smart
card server by smart card client.

... Payment application and smart card client (2) disposed in
the smart card (5), are connected together. Smart card server
(3) and payment server (4) provided in telecommunication network (7),
are coupled to each other. Smart card client and payment

application are connected to **smart card** server and payment server respectively, through telecommunication connection (GSM) (6). An INDEPENDENT CLAIM is also...

...exchange of messages in payment situation, thereby saving capacity especially crossing of radio interface. Reduces **response** time during the payment situation. Since a separate **interface** is used, payment databases are not visible to outsiders, thereby **improving** data security over insecure radio **interface**. Reduces dependency on **smart card** supplier, who may have their own manufacturer specific protocol for exchange of payment messages. Establishes...

...thus increasing number of alternatives. Serviceability of connection between payment server and payment application and **smart card** server and **smart card** client is ensured by starting communication by transmission of payment messages between payment server and payment application and thereafter, transmission of payment messages is continued by communication through **smart card** client and **smart card** server...

... **Smart card** client (2...

... **Smart card** server (3...

... **Smart card** (5

22/3,K/12 (Item 12 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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012408280 **Image available**

WPI Acc No: 1999-214388/199918

Related WPI Acc No: 1996-058548

XRPX Acc No: N99-157791

Universal electronic transaction card for use in health care management system

Patent Assignee: PITRODA S G (PITR-I)

Inventor: PITRODA S G

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 5884271	A	19990316	US 94262307	A	19940620	199918 B
			US 96708555	A	19960906	

Priority Applications (No Type Date): US 96708555 A 19960906; US 94262307 A 19940620

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 5884271	A	31	G06F-017/60	CIP of application US 94262307

Abstract (Basic):

... For use in health care management system. Also for **credit card** transactions, licensing bank transactions, retail credit transactions, medical or insurance transactions, personal identification, travel or...

...all transactions. Facilitates convenient recharging of battery used in the card, thereby eliminates need to **replace** battery during normal use. CIU which is a passive **interface** between card and personal computer, does not include any processing capability, memory and software to...

...saves patient's life. Facilitates user to select any type of transactions such as credits, **banks**, shops, medical insurance,

personal identification traveling or telephone...

22/3,K/14 (Item 14 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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011857467 **Image available**
WPI Acc No: 1998-274377/199825
XRPX Acc No: N98-215540

Method of using personal information as key when distributing information over communication network e.g. internet - involves asking for key, by prompt from electronic medium, before purchased software can be installed, is entering key to electronic medium, and comparing entered key with key embedded in software

Patent Assignee: AT & T CORP (AMTT); AMERICAN TELEPHONE & TELEGRAPH CO (AMTT)

Inventor: CIVANLAR M R

Number of Countries: 026 Number of Patents: 005

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
EP 844550	A2	19980527	EP 97308625	A	19971029	199825 B
CA 2218431	A	19980520	CA 2218431	A	19971016	199838
JP 10240520	A	19980911	JP 97313158	A	19971114	199847
US 6005935	A	19991221	US 96752119	A	19961120	200006
CA 2218431	C	20010529	CA 2218431	A	19971016	200134

Priority Applications (No Type Date): US 96752119 A 19961120

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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EP 844550	A2	E	7	G06F-001/00	
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Designated States (Regional): AL AT BE CH DE DK ES FI FR GB GR IE IT LI
LT LU LV MC NL PT RO SE SI

CA 2218431	A			H04L-009/32	
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JP 10240520	A			6 G06F-009/06	
-------------	---	--	--	---------------	--

US 6005935	A			H04L-009/00	
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CA 2218431	C	E		H04L-009/32	
------------	---	---	--	-------------	--

...Abstract (Basic): The personal information in the purchased software is embedded as a key for accessing the **software** and the purchased **software** is **downloaded** to an electronic medium. The method further involves asking for the key, by a prompt...

...to the electronic medium, the entered key is compared with the key embedded in the **software** and if the keys match the **downloaded software** is stored and installed. The personal information includes a combination of information including **credit card** number, name, expiration date of the **credit card**, address and telephone number, plus at least one of a social security number of the card holder, birth date, spouses name, children's names, maiden name, **bank** account number, other related personal information of the card holder...

22/3,K/17 (Item 17 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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007887023 **Image available**
WPI Acc No: 1989-152135/198921
XRPX Acc No: N89-116119

On-chip programming of PROM in response to external signal - has data in chip CPU, with validity of signal tested before PROM programmed

Patent Assignee: MOTOROLA INC (MOTI)

Inventor: MYERS J V

Number of Countries: 004 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
EP 316549	A	19890524	EP 88116086	A	19880929	198921 B

Priority Applications (No Type Date): US 87116607 A 19871103

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
EP 316549	A	E 11		

Designated States (Regional): DE FR GB IT

...Abstract (Basic): that faults in the processor might cause bad programming with consequent security hazards. The on- **chip** processor can only program the 140M in **response** to a **correct** , identified signal from outside. The **chip** contains the appropriate testing programs and detectors for the external signal...

...USE/ADVANTAGE - **Smart cards** and similar. Security of on-chip programming with fault risks removed...

22/AN,AZ,TI/1 (Item 1 from file: 350)
DIALOG(R)File 350:(c) 2004 Thomson Derwent. All rts. reserv.

016157996
Spiking neural network device for robot control system, has read only memory storing computer program for mutating genotypic representation of neural network and computing fitness value for mutated representation
Local Applications (No Type Date): WO 2002EP10646 A 20020923
Priority Applications (No Type Date): US 2002412315 P 20020920

22/AN,AZ,TI/2 (Item 2 from file: 350)
DIALOG(R)File 350:(c) 2004 Thomson Derwent. All rts. reserv.

016141591
Integrated circuit card of portable terminal used in application providing system, erases signature data generated using application downloaded from server, in response to clearance command of server, and executes application
Local Applications (No Type Date): JP 2002256114 A 20020830
Priority Applications (No Type Date): JP 2002256114 A 20020830

22/AN,AZ,TI/3 (Item 3 from file: 350)
DIALOG(R)File 350:(c) 2004 Thomson Derwent. All rts. reserv.

016001983
Manufacture of laminate body comprises binding base material with another base material, applying adhesive agent on base material(s) followed by applying humidified air on coated base material surface
Local Applications (No Type Date): JP 200233980 A 20020212
Priority Applications (No Type Date): JP 200233980 A 20020212

22/AN,AZ,TI/4 (Item 4 from file: 350)
DIALOG(R)File 350:(c) 2004 Thomson Derwent. All rts. reserv.

015836725
Computer application generation method e.g. for banking, involves downloading mobile information device compliant application in MID for execution in response to request and application definition
Local Applications (No Type Date): US 2002366890 P 20020322; US 2003349010 A 20030123
Priority Applications (No Type Date): US 2002366890 P 20020322; US 2003349010 A 20030123

22/AN,AZ,TI/5 (Item 5 from file: 350)
DIALOG(R)File 350:(c) 2004 Thomson Derwent. All rts. reserv.

015498501
Integrated circuit card for security applications in banks, includes privileged application interface controller that downloads and executes privileged application in card manager
Local Applications (No Type Date): EP 200227322 A 20021206; JP 2001373046 A 20011206; CN 2002155721 A 20021206; US 2002313880 A 20021206
Priority Applications (No Type Date): JP 2001373046 A 20011206

22/AN,AZ,TI/6 (Item 6 from file: 350)
DIALOG(R)File 350:(c) 2004 Thomson Derwent. All rts. reserv.

014141800
Method for updating offline chip - card payment terminals when a user uses a chip - card at such a payment point, as the chip - card itself

is automatically updated with relevant data when the chip - card is used at an online terminal
Local Applications (No Type Date): WO 2000CH149 A 20000315; AU 200029016 A 20000315; WO 2000CH149 A 20000315; EP 2000907406 A 20000315; WO 2000CH149 A 20000315; WO 2000CH149 A 20000315; US 2002238541 A 20020910; WO 2000CH149 A 20000315; JP 2001567545 A 20000315; WO 2000CH149 A 20000315; US 2002238541 A 20020910
Priority Applications (No Type Date): WO 2000CH149 A 20000315

22/AN,AZ,TI/7 (Item 7 from file: 350)
DIALOG(R)File 350:(c) 2004 Thomson Derwent. All rts. reserv.

013996056

Wafer dividing method for manufacture of IC, involves filling interference restricting material in grooves of wafer before fixing protective layer on wafer
Local Applications (No Type Date): JP 99358101 A 19991216
Priority Applications (No Type Date): JP 99358101 A 19991216

22/AN,AZ,TI/8 (Item 8 from file: 350)
DIALOG(R)File 350:(c) 2004 Thomson Derwent. All rts. reserv.

013913176

Protocol management, method for verifying and transforming a downloaded program fragment and corresponding systems for credit card systems
Local Applications (No Type Date): WO 2000FR2349 A 20000821; AU 200070150 A 20000821; FR 9910697 A 19990823; EP 2000958714 A 20000821; WO 2000FR2349 A 20000821; CN 2000811932 A 20000821; WO 2000FR2349 A 20000821; JP 2001519256 A 20000821; EP 2000958714 A 20000821; WO 2000FR2349 A 20000821; DE 6141 A 20000821; EP 2000958714 A 20000821; WO 2000FR2349 A 20000821; AU 200070150 A 20000821; EP 2000958714 A 20000821
Priority Applications (No Type Date): FR 9910697 A 19990823

22/AN,AZ,TI/9 (Item 9 from file: 350)
DIALOG(R)File 350:(c) 2004 Thomson Derwent. All rts. reserv.

013610256

Smart card with a business partner scheme or travel application for storing, retrieving and updating data relating to travel information of the cardholder
Local Applications (No Type Date): GB 991493 A 19990122; GB 200010581 A 20000502
Priority Applications (No Type Date): US 9812750 A 19980123

22/AN,AZ,TI/10 (Item 10 from file: 350)
DIALOG(R)File 350:(c) 2004 Thomson Derwent. All rts. reserv.

013335493

Payment message transmission for mobile station applications, involves optimizing messages transmitted between payment application and server by storing messages to be transmitted to smart card client
Local Applications (No Type Date): FI 99254 A 19990209; WO 2000FI72 A 20000202; AU 200024442 A 20000202; EP 2000902689 A 20000202; WO 2000FI72 A 20000202; US 2001923255 A 20010802
Priority Applications (No Type Date): FI 99254 A 19990209

22/AN,AZ,TI/11 (Item 11 from file: 350)
DIALOG(R)File 350:(c) 2004 Thomson Derwent. All rts. reserv.

013310564

Software agent verification system for use in distributed computing environment compares original and return software agent finger prints from origin and destination sites based on which verification voice is sent to origin site

Local Applications (No Type Date): WO 99EP9258 A 19991129; AU 200013874 A 19991129; EP 99973499 A 19991129; WO 99EP9258 A 19991129; CN 99805313 A 19991129; KR 2000709219 A 20000821; US 98217413 A 19981221; WO 99EP9258 A 19991129; JP 2000590027 A 19991129
Priority Applications (No Type Date): US 98217413 A 19981221

22/AN,AZ,TI/12 (Item 12 from file: 350)

DIALOG(R)File 350:(c) 2004 Thomson Derwent. All rts. reserv.

012408280

Universal electronic transaction card for use in health care management system

Local Applications (No Type Date): US 94262307 A 19940620; US 96708555 A 19960906
Priority Applications (No Type Date): US 96708555 A 19960906; US 94262307 A 19940620

22/AN,AZ,TI/13 (Item 13 from file: 350)

DIALOG(R)File 350:(c) 2004 Thomson Derwent. All rts. reserv.

012347125

Internet printer terminal for production of composite greeting card

Local Applications (No Type Date): US 96607345 A 19960226
Priority Applications (No Type Date): US 96607345 A 19960226

22/AN,AZ,TI/14 (Item 14 from file: 350)

DIALOG(R)File 350:(c) 2004 Thomson Derwent. All rts. reserv.

011857467

Method of using personal information as key when distributing information over communication network e.g. internet - involves asking for key, by prompt from electronic medium, before purchased software can be installed, is entering key to electronic medium, and comparing entered key with key embedded in software

Local Applications (No Type Date): EP 97308625 A 19971029; CA 2218431 A 19971016; JP 97313158 A 19971114; US 96752119 A 19961120; CA 2218431 A 19971016
Priority Applications (No Type Date): US 96752119 A 19961120

22/AN,AZ,TI/15 (Item 15 from file: 350)

DIALOG(R)File 350:(c) 2004 Thomson Derwent. All rts. reserv.

011320391

Secure electronic commerce for Internet service value payments - involves user establishing electronic bank using security that uses computer identities and paying suppliers from bank

Local Applications (No Type Date): WO 96AU739 A 19961121; ZA 969761 A 19961121; AU 9675565 A 19961121; TW 96114280 A 19961120
Priority Applications (No Type Date): US 96678247 A 19960711; AU 956721 A 19951121; AU 956907 A 19951130

22/AN,AZ,TI/16 (Item 16 from file: 350)

DIALOG(R)File 350:(c) 2004 Thomson Derwent. All rts. reserv.

010763567

Reader for I.C. cards - with receptacle for second IC card that cannot be

removed during operation

Local Applications (No Type Date): DE 4442007 A 19941128; EP 95118440 A 19951123; TW 95102187 A 19950308; JP 95344636 A 19951127; DE 4442007 A 19941128; EP 95118440 A 19951123; DE 510642 A 19951123; EP 95118440 A 19951123
Priority Applications (No Type Date): DE 4442007 A 19941128

22/AN,AZ,TI/17 (Item 17 from file: 350)

DIALOG(R)File 350:(c) 2004 Thomson Derwent. All rts. reserv.

007887023

On-chip programming of PROM in response to external signal - has data in chip CPU, with validity of signal tested before PROM programmed

Local Applications (No Type Date): EP 88116086 A 19880929

Priority Applications (No Type Date): US 87116607 A 19871103

22/AN,AZ,TI/18 (Item 18 from file: 347)

DIALOG(R)File 347:(c) 2004 JPO & JAPIO. All rts. reserv.

07900782

CARD INSTANT ISSUE SYSTEM AND CARD INSTANT ISSUE METHOD BASED ON ONLINE APPLICATION

APPL. NO.: 2002-166287 [JP 2002166287]

22/AN,AZ,TI/19 (Item 19 from file: 347)

DIALOG(R)File 347:(c) 2004 JPO & JAPIO. All rts. reserv.

07173847

RENTAL SYSTEM AND CHARGING METHOD

APPL. NO.: 2000-233179 [JP 2000233179]

22/AN,AZ,TI/20 (Item 20 from file: 347)

DIALOG(R)File 347:(c) 2004 JPO & JAPIO. All rts. reserv.

06832792

PREPAID RECORDING MEDIUM AND DATA RECORDING SYSTEM USING THE PREPAID RECORDING MEDIUM

APPL. NO.: 11-235666 [JP 99235666]

22/AN,AZ,TI/21 (Item 21 from file: 347)

DIALOG(R)File 347:(c) 2004 JPO & JAPIO. All rts. reserv.

02059589

INTEGRATED CIRCUIT CARD CONTAINING DISCRIMINATING MEANS BETWEEN HISTORY INFORMATION AND REPLACEMENT INFORMATION

APPL. NO.: 60-115885 [JP 85115885]

?show files;ds

File 348:EUROPEAN PATENTS 1978-2004/Sep W01

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File 349:PCT FULLTEXT 1979-2002/UB=20040909,UT=20040902

(c) 2004 WIPO/Univentio

Set	Items	Description
S1	27752	(CHARGE OR CREDIT OR DEBIT OR BANK OR MASTER OR SMART OR INTEGRATED())CIRCUIT OR CHIP OR PCMCIA OR EEPROM()CARD? ? OR CHARGE CARD? ? OR CREDITCARD? ? OR BANKCARD? ? OR SMARTCARD? ? - OR CHIPCARD? ? OR DEBITCARD? ?
S2	32423	(FIRST OR 1ST)()PARTY OR (INFORMATION OR DATA OR INFO OR RECORD? ? OR FILE? ? OR KNOWLEDGE)()OWNER OR CARD(3N)(ISSU??? - OR PROVID??? OR FURNISH?? OR DISTRIBUT?) OR VISA OR MASTERCARD OR AMERICAN()EXPRESS OR AMEX OR DISCOVER
S3	2312825	SOFTWARE OR CHIP OR APPLET OR APPLICATION OR APP OR APPS OR INTERFACE OR MICROCONTROLL?R? ? OR MICROPROCESS?R? ? OR MICROCHIP? ? OR EMBEDDED()SYSTEM? ? OR (MICRO OR PROGRAMMABLE()LOGIC)() (CONTROLL?R? ? OR PROCESS?R? ?) OR PLC? ?
S4	1143880	UPGRAD??? OR UPDAT? OR UP()(GRADE? ? OR DATE? ?) OR CORRECT??? OR REVIS??? OR IMPROVE? OR IMPROVING OR REPLACE? OR REPLACING OR ENHANC??? OR DOWNLOAD??? OR DOWN()LOAD??? OR OVERWRI-T???
S5	448452	AFFILIATE? ? OR (THIRD OR 3RD OR ANOTHER OR OTHER)() (PARTY OR PARTIES) OR THIRDPARTY OR BANK? ? OR BANC? ? OR AGENT OR INTERMEDIARY OR PARTNER? ?
S6	620435	ACKNOWLEDG? OR RECEIPT OR CERTIFICATE OR RESPOND? ? OR RESPONSE? ? OR REPLY? ? OR REPLIES OR VOUCHER OR FEEDBACK OR FEED()BACK
S7	1403	S3(10N) (S4(5N)S5)
S8	1230	S2(10N)S6
S9	3	S1(S)S7(S)S8
S10	6151	S3(S) (S4(10N)S5)
S11	4116	S2(S)S6
S12	168	S1 AND S10 AND S11
S13	19	S1(S)S10(S)S11
S14	46369	IC=G06F-017?
S15	73	S12 AND S14
S16	39	S1 AND (S10(S)S11)
S17	17	S14 AND S16
S18	25	S13 OR S17
S19	108487	S3(10N)S4
S20	2248	S5(10N)S19
S21	62	S1(S)S20
S22	59	S6 AND S21
S23	25	S1(10N)S20
S24	23	S6 AND S23
S25	47	S18 OR S24
S26	23	IDPAT S24 (sorted in duplicate/non-duplicate order)
S27	23	IDPAT S24 (primary/non-duplicate records only)

27/3,K/1 (Item 1 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
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01209512

METHODS AND APPARATUS FOR AUTHENTICATING THE DOWNLOAD OF INFORMATION ONTO A
SMART CARD

VERFAHREN UND VORRICHTUNG ZUM AUTHENTIFIZIEREN DES LADENS VON INFORMATIONEN
IN EINE CHIPKARTE

PROCEDES ET APPAREIL POUR AUTHENTIFIER LE TELECHARGEMENT D'INFORMATIONS SUR
UNE CARTE INTELLIGENTE

PATENT ASSIGNEE:

AMERICAN EXPRESS TRAVEL RELATED SERVICES COMPANY, INC., (1794960),
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Hanna, Peter William Derek et al (72343), Hanna, Moore & Curley, 11
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PATENT (CC, No, Kind, Date): EP 1163623 A2 011219 (Basic)

EP 1163623 B1 021016

WO 2000054208 000914

APPLICATION (CC, No, Date): EP 2000913873 000310; WO 2000US6251 000310

PRIORITY (CC, No, Date): US 123775 P 990311

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;

LU; MC; NL; PT; SE

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: G06K-001/00

NOTE:

No A-document published by EPO

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
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CLAIMS B	(English)	200242	836
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CLAIMS B	(German)	200242	762
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CLAIMS B	(French)	200242	963
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SPEC B	(English)	200242	2172
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Total word count - document A	0
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Total word count - document B	4733
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Total word count - documents A + B	4733
------------------------------------	------

...SPECIFICATION a third party.

In accordance with yet another aspect of the invention a
digitally-computed **acknowledgment** of the download event is produced
using a digital "seal" or signature (depending upon the...

...generated by the information device using cryptographic keys resident on
the information device itself. This **acknowledgment** is then made
available to the information owner, who may then test the cryptogram to
...

...a network;

FIG. 2 is a flowchart depicting an exemplary method for computing a
digital **acknowledgment**; and

FIG. 3 is a flowchart depicting an exemplary issuer verification
procedure.

DETAILED DESCRIPTION OF...

...in accordance with various aspects of the present invention allow an
issuer to authenticate the **download** of **software** onto a **smart card**
via a trusted **third party**. More particularly, a signed download
system provides a secure method of downloading and verifying the...1, an
information owner, for example, an issuer 110 (e.g., a bank card
provider, **credit card** issuer and/or the like) delegates to a **third**

party 112 the task of **downloading** an **applet** to a **smart card** 102, wherein the **smart card** 102 is suitably interfaced with a smart card reader 104 using a communication protocol 103...

...card reader 104 and appropriate handshaking and authentication take place (Step 202). In Step 204, **third party** 112 initiates the **download** of an **applet** via network 108 onto **smart card** 102 (Step 204). This can occur in a variety of ways. For example, the connection...

...download of the applet (Step 302), the issuer waits an appropriate amount of time for **receipt** of a seal or signature (Step 304). The method of delegation varies based on the...

...to be downloaded may be supplied to the third party from the issuer. If no **acknowledgment** is received within the specified time period, the download is considered unsuccessful (Step 306). In...

...seal or signature can not be computed until after the download takes place. Thus, the **acknowledgment** provides a notification to the issuer. The issuer can take action based upon the notification...

...seal or signature is received ("Yes" branch from Step 304), the issuer tests the received **acknowledgment** against an expected result based upon any suitable method, such as, for example, based on...

...is considered unsuccessful (Step 304).
As mentioned above, the present invention produces a digitally-computed **acknowledgment** of the download event using any known **acknowledgment** method, such as, for example, a digital "seal" or signature (depending upon the type of...

...will appreciate that a variety of algorithms may be employed to create this digitally computed **acknowledgment**. In a preferred embodiment, the seal or signature is preferably a cryptogram generated by the... algorithm) which uses a 56-bit key to encrypt 64-bit blocks of data. The **acknowledgment** generated using a symmetric algorithm is a "seal," for example, a message authentication code (MAC...

...algorithms, in contrast, use two different keys: one secret key and one public key. The **acknowledgment** resulting from an asymmetric algorithm is a digital signature. The RSA algorithm, for example, uses...

...an information owner to an information device, wherein the information owner receives a digitally computed **acknowledgment** from the information device responsive to the download event. Furthermore, the information owner may delegate...

...CLAIMS belong to an information owner (110); said information device (102) is configured to perform an **acknowledgement** process; said **acknowledgement** process computes, based upon the contents of said signature, a verifiable **acknowledgement** of the transferred information and sends said computed **acknowledgment** to said information owner (110) for verification.

2. The system of Claim 1, wherein said verifiable **acknowledgment** can only be interpreted by said information owner (110).
3. The system of Claim 1, wherein said verifiable **acknowledgment** is uniquely related to said transferred blocks of information.
4. The system of Claim 1, wherein said verifiable **acknowledgment** can be tested and validated by said information owner (110).
5. The system of Claim...

...device (102) is a personal digital assistant.

9. The system of Claim 1, wherein said **acknowledgement** process uses cryptography to produce said verifiable **acknowledgement** of said transferred blocks of information.
10. The system of Claim 1, wherein said **acknowledgement** process is

- performed by said information device (102).
11. The system of Claim 1, further...
 - ...of said information to said information device; and
 - b. said information device (102) performing an **acknowledgement** process, wherein said **acknowledgement** process computes, based upon the (underscore) contents of said signature, a verifiable **acknowledgement** of the transferred information and sends said computed verifiable **acknowledgement** to said information owner (110) for verification.
 19. The method of Claim 18, further comprising:
 - a. the information device making the verifiable **acknowledgement** available to a validating party (110); and
 - b. the validating party verifying said verifiable **acknowledgement**.
 20. The method of Claim 19, wherein said validating party is said information owner (110)...
- ...be updatable;
- b. said information device computing based upon the contents of said signature an **acknowledgment** of said information download;
 - c. said information device making said computed **acknowledgement** available to a validating party; and
 - d. said validating party verifying the computed **acknowledgement**.
30. The updated information device of Claim 29, wherein said validating party is a second...

27/3,K/2 (Item 2 from file: 348)
 DIALOG(R) File 348:EUROPEAN PATENTS
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01020865

Downloading of applications in a digital decoder
Fernladen von Anwendungen in einen Decoder
Telechargement d'applications dans un decodeur numerique
 PATENT ASSIGNEE:

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 Cedex 15, (FR), (applicant designated states:
 AT;BE;CH;DE;DK;ES;FI;FR;GB;GR;IE;IT;LI;LU;MC;NL;PT;SE)

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LEGAL REPRESENTATIVE:

Cozens, Paul Dennis et al (72971), Mathys & Squire 100 Grays Inn Road,
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PATENT (CC, No, Kind, Date): EP 914001 A1 990506 (Basic)

APPLICATION (CC, No, Date): EP 97402561 971028;

PRIORITY (CC, No, Date): EP 97402561 971028

DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LU;
 MC; NL; PT; SE

INTERNATIONAL PATENT CLASS: H04N-007/16; G06K-019/07;

ABSTRACT WORD COUNT: 110

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9918	401
SPEC A	(English)	9918	3957
Total word count - document A			4358
Total word count - document B			0
Total word count - documents A + B			4358

...SPECIFICATION card containing decryption keys associated with the system and the second reader 7 for accepting **bank cards** and, in this case, a **smartcard** containing an **application** to be **downloaded**.
 The decoder also includes a receiver 8 for receiving infra-red control signals from a...

...include the generation of a graphic sequence on the screen of the television display in **response** to a command from the remote control, or the emission of a message via the...read-only configuration by the microprocessor upon initial connection of the card, and/or upon **receipt** of an unknown instruction. Other memory combinations and configurations are of course possible, using ROM...

27/3,K/10 (Item 10 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00825099 **Image available**

PHYSICAL PRESENCE DIGITAL AUTHENTICATION SYSTEM (SMART E-WALLET)
SYSTEME D'AUTHENTIFICATION NUMERIQUE DE PRESENCE PHYSIQUE (PORTEFEUILLE ELECTRONIQUE INTELLIGENT)

Patent Applicant/Assignée:

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(Residence), IL (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

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1400 Page Mill Road, Palo Alto, CA 94304, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200158174 A2-A3 20010809 (WO 0158174)
Application: WO 2001US3908 20010206 (PCT/WO US0103908)
Priority Application: US 2000180530 20000207; US 2000570399 20000512

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE
ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT
LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM
TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 62987

Fulltext Availability:

Detailed Description

Legal Status (Type, Date, Text)

...A2 Without international search report and to be republished upon
receipt of that report.

Examination...

Detailed Description

... the customer is attempting to check the trustworthiness of the web merchant via a challenge- **response** technique in accordance with one embodiment of the present invention.

FIG. 34 shows the sequence...

...and the customer are attempting to check each other's respective trustworthiness via a challenge- **response** technique in accordance with one embodiment of the present invention.

FIG. 36 shows a crypto...ON-LINE AUTHENTICATION

5 3 OFF-LINE AUTHENTICATION

5 4 PASSWORD GENERATOR

5 5 CHALLENGE- **RESPONSE**

5 6 CRYPTO SERVICE PROVIDER (CSP)

5.4 PLUG-INS

5 1 PLUG-IN SUBSERVIENT...to memory

(3) perform DES3 encryption to calculate Series

(4) calculate checksum

(5) beep audible **feedback** to user

(6) initialization

(7) transmit data

(8) receive data

16

These and other related...turns itself off to conserve power. In still another embodiment, the card provides an audible **feedback** (e.g., beep) to alert the user that the data has been successfully transmitted. Some

...

...may imply that the transmission is bad because the user did not see the appropriate **response** from the PC (e.g., an audible beep from the PC to indicate that the...

...he has invoked, or

19

conversely, how long he has pressed the switch, an audible **feedback** such as a beep sound is generated by the electronic card. Thus, for every T...described above, the electronic card can have one switch or multiple switches. Similarly, the audible **feedback** can vary from a single beep to multiple beeps. Based on the context or the action taken by the user, the audible **feedback** or alert can have different sounds (e.g., beep, buzz, ring). Additionally, the audible sound...

...of the switch would activate an ultrasonic transmission terminated by an audible beep for user **feedback**. A longer press could result in (i) either the ultrasonic transmission or a simple pause, followed by (ii) either a terminating

21

"beep" for user **feedback** or none; and (iii) by an audible transmission for use over the phone or another...of the analog front end of the reception unit is to detect the transducer's **response** to audio signals, amplify the transduced signals, filter them, and pass them to the microcontroller...

...constant gain amplifier with a fixed gain of approximately 300 dB determined mainly be the **feedback** resistors ratio. The input of this block is approximately 3.3 mVp-p and the...

...pass filter portion of the circuit 46 is realized by adding a capacitor to the **feedback** resistors. This high pass filter further attenuates speech frequencies. The output of the gain and...

...to the microcontroller 44 for further processing.

...button on your XYZ acoustic card unless prompted to do so. We will provide some **feedback** to indicate that your transaction with the XYZ acoustic card has been successful." This instruction...actual physical card may be stamped after each visit to a restaurant or a gift **certificate** is handed out, these stamps and gift certificates are analogous ...are items that have a specific cash value that can be used at the gift **certificate** -sponsoring merchant's store, whether online or offline. Thus, a \$20 gift **certificate** from XYZ Corporation is typically redeemable only at the XYZ store. The central database 475...

...card is used as a loyalty card (for earning and redeeming incentive points), a gift **certificate**, or an ATM card. Each registered user is associated with his own account for each...account. In another example, the user has an electronic card that represents a \$20 gift **certificate**. The user accesses the merchant's website and uses \$17 of this \$20-valued gift **certificate** to purchase a CD. The central database adjusts this user's gift **certificate** account to reflect this purchase so that only \$3 is now remaining. As a gift **certificate**, the electronic card of the present invention replaces the current paper gift certificates that merchants...

27/3,K/13 (Item 13 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00825037 **Image available**

PHYSICAL PRESENCE DIGITAL AUTHENTICATION SYSTEM
SYSTEME D'AUTHENTIFICATION NUMERIQUE DE PRESENCE PHYSIQUE

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COHEN Moshe, Chovevey 47, Tsivon, Tel-Aviv, IL, IL (Residence), IL
(Nationality), (Designated only for: US)

SPEYER Gavriel, 11358 Chalon Road, Los Angeles, CA 90049, US, US
(Residence), US (Nationality), (Designated only for: US)

SEGE Alan, 1518 Euclid Street, #5, Santa Monica, CA 90404, US, US
(Residence), US (Nationality), (Designated only for: US)

ALTIMAN Nathan, Hachashmonaym Street 39, Tel Aviv, IL, IL (Residence), IL
(Nationality), (Designated only for: US)

ANATI Rami, Haetrog Street 16, 38244 Kfar Brandes Haders, IL, IL
(Residence), IL (Nationality), (Designated only for: US)

Legal Representative:

CHOU Chien-Wei (et al) (agent), Oppenheimer Wolff & Donnelly LLP, 1400
Page Mill Road, Palo Alto, CA 94304, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200157619 A2-A3 20010809 (WO 0157619)

Application: WO 2001US3868 20010206 (PCT/WO US0103868)

Priority Application: US 2000180530 20000207; US 2000570399 20000512

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE
ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT
LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM
TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English
Filing Language: English
Fulltext Word Count: 63728

Fulltext Availability:
Detailed Description
Claims

Legal Status (Type, Date, Text)
...A2 Without international search report and to be republished upon
receipt of that report.

Examination...

Detailed Description
... the customer is attempting to check the trustworthiness of the web
merchant via a challenge- **response** technique in accordance with one
embodiment of the present invention.

FIG. 34 shows the sequence...

...and the customer are attempting to check each other's respective
trustworthiness via a challenge- **response** technique in accordance with
one embodiment of the present invention.

FIG. 36 shows a crypto...ON-LINE AUTHENTICATION

5 3 OFF-LINE AUTHENTICATION

5 4 PASSWORD GENERATOR

5 5 CHALLENGE- **RESPONSE**

5 6 CRYPTO SERVICE PROVIDER (CSP)

5.4 PLUG-INS

5 1 PLUG-IN SUBSERVIENT...to memory

(3) perform DES3 encryption to calculate Series

(4) calculate checksum

(5) beep audible **feedback** to user

(6) initialization

(7) transmit data

(8) receive data

These and other related features...turns itself off to conserve power. In
still another embodiment, the card provides an audible **feedback** (e.g.,
beep) to alert the user that the data has been successfully transmitted.
Some...

...may imply that the transmission is bad because the user did not see the
appropriate **response** from the PC (e.g., an audible beep from the PC to
indicate that the...

...mode he has invoked, or conversely, how long he has pressed the switch,
an audible **feedback** such as a beep sound is generated by the

19

electronic card. Thus, for every...described above, the electronic card
can have one switch or multiple switches. Similarly, the audible
feedback can vary from a single beep to multiple beeps. Based on the
context or the action taken by the user, the audible **feedback** or alert
can have different sounds (e.g., beep, buzz, ring). Additionally, the
audible sound...

...of the switch would activate an ultrasonic transmission terminated by
an audible beep for user **feedback**. A longer press could result in (i)
either the ultrasonic transmission or a simple pause, followed by (ii)
either a terminating "beep" for user **feedback** or none; and (iii) by an
audible transmission for use over the phone or another...of the analog
front end of the reception unit is to detect the transducer's **response**
to audio signals, amplify the transduced signals, filter them, and pass

...acoustic signals.

48 The system of claim 46, wherein the mode logic provides an audible **feedback** indicating the mode of the portable device..

49 The system of claim 48, wherein the audible **feedback** is a beep, where the number of beeps indicates the mode of the portable device...

27/3,K/19 (Item 19 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00741561 **Image available**

METHODS AND APPARATUS FOR AUTHENTICATING THE DOWNLOAD OF INFORMATION ONTO A SMART CARD

PROCEDES ET APPAREIL POUR AUTHENTIFIER LE TELECHARGEMENT D'INFORMATIONS SUR UNE CARTE INTELLIGENTE

Patent Applicant/Assignee:

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SOBELMAN Howard I (agent), Snell & Wilmer L.L.P., One Arizona Center, 400 East Van Buren, Phoenix, AZ 85004-0001, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200054208 A2-A3 20000914 (WO 0054208)

Application: WO 2000US6251 20000310 (PCT/WO US0006251)

Priority Application: US 99123775 19990311

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB
GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA
MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA
UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 2366

Fulltext Availability:

Detailed Description

Claims

English Abstract

Systems and methods for producing a digitally-computed **acknowledgement** of a delegated download event are disclosed. An information owner, such as the issuer of...

...from the third party to an information device, such as a smart card. The computed **acknowledgement** is a digital "seal" or signature (depending upon the type of cryptographic algorithm used). The...

...generated by the information device using cryptographic keys resident on the information device itself. This **acknowledgement** is then made available to the information owner, who may then test the cryptogram to ...

Legal Status (Type, Date, Text)

*removed
unnecessary
pages 11-14*

...A2 Without international search report and to be republished upon
receipt of that report.

Search Rpt...

...time limit for amending the claims and to be republished in the event of
the receipt of amendments.

Examination...

Detailed Description

... by the information device using cryptographic keys resident on the
In
information device itself This **acknowledgment** is then made available to
the information owner, who may then test the cryptogram to...

...a network; FIG. 2 is a flowchart depicting an exemplary method for
computing a digital

acknowledgment; and

FIG. 3 is a flowchart depicting an exemplary issuer verification
procedure.

DETAILED DESCRIPTION OF...

...in accordance with various aspects of the present invention allow an
issuer to authenticate the **download** of **software** onto a **smart card**
via a trusted **third party**.

More particularly, a signed download system provides a secure method of
downloading and 1 5...algorithm) which uses a 56-bit key to encrypt
64-bit blocks of data. The **acknowledgment** generated using a symmetric
al(yorithm is a "seal," for example, a message authentication code...

Claim

... said information device, wherein the information blocks beloner to an
information
owner; and

C. an **acknowledgment** process, wherein said **acknowledgment** process
produces a verifiable **acknowledgement** of the transferred information.

2 The system of Claim 1, wherein the verifiable **acknowledgment** is
transmitted to said information owner. 3 . The system of Claim 2, wherein
the verifiable **acknowledgment** can only be interpreted

:n

by the information owner.

4 The system of Claim 2, wherein the verifiable **acknowledgment** is
uniquely related to

C

the transferred information.

5 The system of Claim 2, wherein the verifiable **acknowledgment** can be
tested and validated by the information owner.

6 The system of Claim 1...

...information device is a personal digital assistant.

10 The system of Claim 1, wherein said **acknowledgment** process uses
cryptography to produce the verifiable **acknowledgement** of the
transferred information.

11 The system of Claim 1, wherein said **acknowledgment** process is
resident on said information device.

7

. The system of Claim 1, wherein said...

...said information download to the information

In
device; and
b. the information device computing an **acknowledgment** .

20 The method of Claim 19, further comprising:
a. the information device making the computed **acknowledgment** available
to a
validating party; and
b. the validating party verifying the computed **acknowledgment** .

21 The method of Claim 20, wherein the validating party is the
information owner and...

...the
information device is initially configured to be updatable;
b. the information device computing an **acknowledgment** ;
c. the information device making the computed **acknowledgment** available
to a
validating party; and
d. the validating party verifying the computed **acknowledgment** .
ID

31 The updated information device of Claim 30, wherein the validating
party is a...

...102
104
116 THIRD F
Figs I a
SMA ARD 202
INTERFACES TO
CARD READER
THIRD PARTY 204
DOWNLOADS
APPLET TO
SMART CARD
F
SMART CARD 206
COMPUTES SEAL
OR SIGNATURE
SEAL OR
SIGNATURE 208
SENT TO ISSUER
FOR
VERIFICATION
Figm...

27/3,K/20 (Item 20 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00561905 **Image available**
DELEGATED MANAGEMENT OF SMART CARD APPLICATIONS
DELEGATION DE GESTION POUR APPLICATIONS DE CARTES A PUCE

Patent Applicant/Assignee:

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GUNGL Klaus P,

Inventor(s):

WENTKER David C,
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Patent and Priority Information (Country, Number, Date):

Patent: WO 200025278 A1 20000504 (WO 0025278)
Application: WO 99US25103 19991026 (PCT/WO US9925103)

Priority Application: US 98105841 19981027; US 99121810 19990225; US
99124130 19990312

Designated States:

(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)

AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB
GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD
MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG
US UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ TZ UG ZW AM AZ BY KG KZ MD RU
TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG
CI CM GA GN GW ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 15237

Fulltext Availability:

Detailed Description

Detailed Description

... regarding it top renters to the bank that is loading Hertz's
application onto a **smart card**.

Other mechanical difficulties are presented should a customer desire to
download and install a **third party's application** at the **third
party's** site if only the issuer is allowed to **download** and install an
application. For example, should a customer wish to **download** a loyalty
application while at the **third party's** place of business during a
smart card transaction, it would be first be necessary for the card
acceptance device to connect to...owns and maintains the I fe cycle state
information and manages requested state transitions in **response** to
external commands (such as APDU commands).
Pre-production state 202 refers to all smart...

...and card manager 104, acting as the default application, is ready to
receive, execute and **respond** to external APDU commands. In the Ready
state any files loaded into ROM are available...validated the install
command and carried out instructed operations, the card manager may
generate a **response** to return to the security domain. Completion of a
delegated load results in the generation of a load **receipt** while
completion of a delegated installation results in the generation of an
install **receipt**. The processes in the delegated loading and delegated
installation may occur in a 1 5...In one embodiment of step 384, the
confirmation message takes the form of a load **receipt**. The load
receipt provides confirmation from the card that a successful load of
the application has occur-red through the delegated loading process.
Preferable, the load **receipt** includes unique data related to the
delegated loading transaction and a data authentication pattern applied
...

...using a key known only to the issuer, the issuer can be assured upon
later **receipt** of the load **receipt** that in fact the delegated load of
the application was performed I 0 successfully. In one embodiment, the
load **receipt** is returned in the data field of the **response** message
from the last APDU load command sent to the security domain.

Construction of a load **receipt** and calculation of a data authentication
pattern may be performed in a variety of ways...

...pattern is calculated using data unique to the loading transaction and a
card manager load **receipt** 1 5 calculation key known only to the issuer.
Preferably, the card manager calculates the data authentication pattern
and constructs the load **receipt**. Information upon which the data
authentication pattern is calculated using the key may include: a...

...a unique card identifier), the load file AID, and the security domain
AID.

The load **receipt** key is then applied to this information to generate the load **receipt** data authentication pattern. The load **receipt** is then constructed by concatenating the load **receipt** DAP with the confirmation counter and identification data for the card. In this fashion a provider may later provide the load **receipt** to the issuer to confirm that the provider's application was successfully loaded onto a... of the invention, the confirmation message of step 396 takes the form of an install **receipt** that may be produced in the same fashion as the load **receipt** of step 384. The install **receipt** provides confirmation from the card that a successful installation of the application has occurred through the delegated installation process. Preferable, the install **receipt** includes unique data related to the delegated installing transaction and a data authentication pattern applied...

...using a key known only to the issuer, the issuer can be assured upon later **receipt** of the install **receipt** that in fact the delegated install of the application was

27

performed successfully. In one embodiment, the install **receipt** is returned in the data field of the **response** message from the last APDU Install command sent to the security domain.

Construction of an install **receipt** and calculation of a data authentication pattern may be performed in a variety of ways...

...pattern is calculated using data unique to the installing transaction and a card manager install **receipt** calculation key known only to the issuer. Preferably, the card manager calculates the data authentication pattern and constructs the install **receipt**. Information upon which the data authentication pattern is calculated using the key may include: a... a unique card identifier), the load file AID, and the application instance AID. The install **receipt** key is then applied to this information to generate the install **receipt** data authentication pattern. The install **receipt** is then constructed by concatenating the install **receipt** DAP with the confirmation counter and identification data for the card. In this fashion a provider may later provide the install **receipt** to the issuer to confirm that the provider's application was successfully installed onto a... After verifying this information, the card manager carries out the deletion and then returns a **response** that includes a DAP generated by the card manager. This **response** including the DAP is referred to as the Delete **Receipt**. FIG. 12 is a flow diagram describing a technique for performing delegated loading.

In a...

27/3,K/22 (Item 22 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00510338 **Image available**

METHODS AND APPARATUS FOR INTERNET BASED FINANCIAL TRANSACTIONS WITH EVIDENCE OF PAYMENT
PROCEDE ET DISPOSITIF POUR TRANSACTIONS FINANCIERES INTERNET AVEC TRACE DE PAIEMENT

Patent Applicant/Assignee:

SARANAC SOFTWARE INC,

Inventor(s):

LEWIS Richard,

DWYER Tara,

ABDELSADEK Mohammed,

HAN Donald,

ROGOFF Jonathon,

PARKS Louis,
Patent and Priority Information (Country, Number, Date):
Patent: WO 9941690 A1 19990819
Application: WO 99US3099 19990212 (PCT/WO US9903099)
Priority Application: US 9823724 19980213

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GD GE GH
GM HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW
MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW GH
GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH CY DE DK ES
FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN GW ML MR NE SN
TD TG

Publication Language: English
Fulltext Word Count: 22355

Fulltext Availability: * * * * *
Detailed Description
Claims

English Abstract

...including a transaction server (180), a transaction database (170), a server authentication module, and a **receipt** generation module. An Internet connection (30) is used between the client (2n) and the server ...

...connection (30) and are authenticated to each other. A transaction module is included wherein, in **response** to the client and server being authenticated, the client (2n) issues a transaction request to the server (4) and the transaction server (180), in **response** to a client transaction request, executes an electronic payment transaction at the server and records the transaction in the transaction database (170). The server **receipt** generation module, in **response** to an executed electronic payment, then generates a **receipt** and transmits the **receipt** to the client (2n). ...

Detailed Description * * * * *
... a network including a transaction server, a transaction database, a server authentication module, and a **receipt** generation module; and
an internet connection between the client and the server network; wherein the...

...via the internet connection and are authenticated to each other;
a transaction module wherein, in **response** to the client and server being authenticated, the client issues a transaction request to the server and the transaction server, in **response** to a client transaction request, executes an electronic payment transaction at the server and records the transaction in the transaction database, and wherein the server **receipt** generation module, in **response** to an executed electronic
5
payment, generates a **receipt** and transmits said **receipt** to the client, said **receipt** comprising the client digital signature and a data set uniquely identifying the executed transaction; and
wherein the **receipt** is printable by the client printer and the printed **receipt** is an evidence of payment for the executed transaction.

In one embodiment, the module for the **receipt** further comprises the server digital signature.

The server may include a first server, a firewall...

...between the third party seller and the server, wherein the client further comprises a registration **certificate** representative of being a consumer registered with said third party seller. In such a system...

...party credit facility and the server, wherein the server has a credit module and, in **response** to a suitable client transaction request, a credit card payment request is made by the...a network including a transaction server, a transaction database, a server authentication module, and a **receipt** generation module;
(c) connecting the client to the server network via an internet connection;
(d...
...each other;
(e) issuing a transaction request from the client to the server;
(f) in **response** to a client transaction request, executing an electronic payment transaction at the transaction server and recording the transaction in the transaction database, generating a **receipt** at the server **receipt** generation module, providing said **receipt** with the client digital signature and a data set uniquely identifying the executed transaction, and transmitting said **receipt** to the client; and
(g) printing said **receipt** using the client printer, wherein the printed **receipt** is an evidence of payment for the executed transaction.

7

In one embodiment, step (e...

...signature, and step (f) includes providing the server digital signature as a part of the **receipt** .

In a preferred embodiment, step (b) includes providing a single TCP/IP port connecting the...Server Master

Payment descending

Server register

4. Digitally 4. Send

Sign and Transaction

Encrypt Summary

Response to Log

5. Send Server

ciphered

message to

client

Server Actions

Transaction Transaction Master Server...

...Summary Summary

Payment to Log to Log

Server Server Server

4. Digitally

sign and

Encrypt

Response

5. Send

digitally

signed and

ciphered

message to

client

Server Actions

Transaction Transaction Master Server...

...n Server

Request to Summary

27/AN,AZ,TI/1 (Item 1 from file: 348)
DIALOG(R)File 348:(c) 2004 European Patent Office. All rts. reserv.

01209512 ;
METHODS AND APPARATUS FOR AUTHENTICATING THE DOWNLOAD OF INFORMATION ONTO A
SMART CARD
VERFAHREN UND VORRICHTUNG ZUM AUTHENTIFIZIEREN DES LADENS VON INFORMATIONEN
IN EINE CHIPKARTE
PROCEDES ET APPAREIL POUR AUTHENTIFIER LE TELECHARGEMENT D'INFORMATIONS SUR
UNE CARTE INTELLIGENTE
APPLICATION (CC, No, Date): EP 2000913873 000310; WO 2000US6251 000310
PRIORITY (CC, No, Date): US 123775 P 990311

27/AN,AZ,TI/2 (Item 2 from file: 348)
DIALOG(R)File 348:(c) 2004 European Patent Office. All rts. reserv.

01020865
Downloading of applications in a digital decoder
Fernladen von Anwendungen in einen Decoder
Telechargement d'applications dans un decodeur num
APPLICATION (CC, No, Date): EP 97402561 971028;
PRIORITY (CC, No, Date): EP 97402561 971028

removed

unnecessary

pages 22-27

27/AN,AZ,TI/3 (Item 3 from file: 348)
DIALOG(R)File 348:(c) 2004 European Patent Office.

00830081
Secure money transfer techniques using smart cards
Chipkarten verwendende gesicherte Gelduberweisungstechniken
Techniques securisees de transfert de fonds, utilisant des cartes a circuit
integre
APPLICATION (CC, No, Date): EP 96307338 961009;
PRIORITY (CC, No, Date): US 546056 951020

27/AN,AZ,TI/4 (Item 4 from file: 348)
DIALOG(R)File 348:(c) 2004 European Patent Office. All rts. reserv.

00702673
Secure money transfer techniques using smart cards
Sichere Geldubertragungstechniken mit Chipkarten
Techniques securisees de transfert de fonds, utilisant des cartes a circuit
integre
APPLICATION (CC, No, Date): EP 95300665 950202;
PRIORITY (CC, No, Date): US 194186 940208

27/AN,AZ,TI/5 (Item 5 from file: 349)
DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

01067803
SYSTEM AND METHOD FOR REMOTE ASSET MANAGEMENT
SYSTEME ET PROCEDE DE SUIVI ET DE COMMANDE DE MODULES HERTZIENS LIES A DES
BIENS
Application: WO 2003GB2171 20030521 (PCT/WO GB0302171)

27/AN,AZ,TI/6 (Item 6 from file: 349)
DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

01035133
SYSTEM AND METHOD FOR CAPTURING PAYMENT DATA ONTO UNIQUELY IDENTIFIED
PAYER-CARRIED CHIPS

SYSTEME ET PROCEDE DE CAPTURE DE DONNEES DE PAIEMENT SUR DES PUCES PORTEES
PAR DES PAYEURS IDENTIFIEES DE MANIERE UNIQUE EN VUE DE TELECHARGEMENTS
VERS L'AMONT ET VERS L'AVAL AVEC DES INSTITUTIONS

Application: WO 2003US2667 20030127 (PCT/WO US03002667)

27/AN,AZ,TI/7 (Item 7 from file: 349)

DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00938102

METHODS AND SYSTEMS FOR PROVIDING DEBT RECOVERY PARTNERSHIP

PROCEDES ET SYSTEMES POUR ACCORD DE PARTENARIAT AUX FINS DE RECUPERATION DE
DETTE

Application: WO 2002US5775 20020228 (PCT/WO US0205775)

27/AN,AZ,TI/8 (Item 8 from file: 349)

DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00862471

PHYSICAL PRESENCE DIGITAL AUTHENTICATION SYSTEM (DEVICE FABRICATION)

SYSTEME D'AUTHENTIFICATION NUMERIQUE D'UNE PRESENCE PHYSIQUE (FABRICATION
DU DISPOSITIF)

Application: WO 2001US3874 20010206 (PCT/WO US0103874)

27/AN,AZ,TI/9 (Item 9 from file: 349)

DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00825100

PHYSICAL PRESENCE DIGITAL AUTHENTICATION SYSTEM (BROADCAST MEDIA)

SYSTEME D'AUTHENTIFICATION NUMERIQUE DE PRESENCE PHYSIQUE (SUPPORTS DE
RADIODIFFUSION)

Application: WO 2001US3913 20010206 (PCT/WO US0103913)

27/AN,AZ,TI/10 (Item 10 from file: 349)

DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00825099

PHYSICAL PRESENCE DIGITAL AUTHENTICATION SYSTEM (SMART E-WALLET)

SYSTEME D'AUTHENTIFICATION NUMERIQUE DE PRESENCE PHYSIQUE (PORTEFEUILLE
ELECTRONIQUE INTELLIGENT)

Application: WO 2001US3908 20010206 (PCT/WO US0103908)

27/AN,AZ,TI/11 (Item 11 from file: 349)

DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00825042

PHYSICAL PRESENCE DIGITAL AUTHENTICATION SYSTEM (DEVICE-TO-DEVICE)

SYSTEME D'AUTHENTIFICATION NUMERIQUE DE PRESENCE PHYSIQUE (DE DISPOSITIF A
DISPOSITIF)

Application: WO 2001US4085 20010207 (PCT/WO US0104085)

27/AN,AZ,TI/12 (Item 12 from file: 349)

DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00825041

PHYSICAL PRESENCE DIGITAL AUTHENTICATION SYSTEM (POINTS/CASH PURCHASING
MECHANISM)

SYSTEME D'AUTHENTIFICATION NUMERIQUE DE PRESENCE PHYSIQUE (MECANISME
D'ACHAT PAR POINTS/EN ESPECES)

Application: WO 2001US4063 20010207 (PCT/WO US0104063)

27/AN,AZ,TI/13 (Item 13 from file: 349)
DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00825037

PHYSICAL PRESENCE DIGITAL AUTHENTICATION SYSTEM
SYSTEME D'AUTHENTIFICATION NUMERIQUE DE PRESENCE PHYSIQUE
Application: WO 2001US3868 20010206 (PCT/WO US0103868)

27/AN,AZ,TI/14 (Item 14 from file: 349)
DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00809409

CHIP CARD REBATE SYSTEM
SYSTEME DE REMISE PAR CARTE A PUCE
Application: WO 2000US42739 20001211 (PCT/WO US0042739)

27/AN,AZ,TI/15 (Item 15 from file: 349)
DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00809307

CHIP CARD ADVERTISING METHOD AND SYSTEM
PROCEDE ET SYSTEME DE PUBLICITE SUR CARTE A PUCE
Application: WO 2000US33462 20001211 (PCT/WO US0033462)

27/AN,AZ,TI/16 (Item 16 from file: 349)
DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00806382

METHOD FOR AFFORDING A MARKET SPACE INTERFACE BETWEEN A PLURALITY OF
MANUFACTURERS AND SERVICE PROVIDERS AND INSTALLATION MANAGEMENT VIA A
MARKET SPACE INTERFACE
PROCEDE DE MISE A DISPOSITION D'UNE INTERFACE D'ESPACE DE MARCHÉ ENTRE UNE
PLURALITE DE FABRICANTS ET DES FOURNISSEURS DE SERVICES ET GESTION
D'UNE INSTALLATION VIA UNE INTERFACE D'ESPACE DE MARCHÉ
Application: WO 2000US32308 20001122 (PCT/WO US0032308)

27/AN,AZ,TI/17 (Item 17 from file: 349)
DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00779695

PROXY SYSTEM FOR CUSTOMER CONFIDENTIALITY
SYSTEME DE SUBSTITUTION GARANTISSANT CONFIDENTIALITE AU CLIENT
Application: WO 2000US21901 20000810 (PCT/WO US0021901)

27/AN,AZ,TI/18 (Item 18 from file: 349)
DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00774520

ELECTRONIC PURCHASE OF GOODS OVER A COMMUNICATION NETWORK INCLUDING
PHYSICAL DELIVERY WHILE SECURING PRIVATE AND PERSONAL INFORMATION
ACHAT ELECTRONIQUE DE BIENS SUR UN RESEAU DE COMMUNICATION COMPRENANT UNE
LIVRAISON PHYSIQUE TOUT EN ASSURANT LA SECURITE DES INFORMATIONS
PRIVEES ET A CARACTERE PERSONNEL
Application: WO 2000US19888 20000720 (PCT/WO US0019888)

27/AN,AZ,TI/19 (Item 19 from file: 349)
DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00741561

METHODS AND APPARATUS FOR AUTHENTICATING THE DOWNLOAD OF INFORMATION ONTO A
SMART CARD

PROCEDES ET APPAREIL POUR AUTHENTIFIER LE TELECHARGEMENT D'INFORMATIONS SUR
UNE CARTE INTELLIGENTE

Application: WO 2000US6251 20000310 (PCT/WO US0006251)

27/AN,AZ,TI/20 (Item 20 from file: 349)

DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00561905

DELEGATED MANAGEMENT OF SMART CARD APPLICATIONS

DELEGATION DE GESTION POUR APPLICATIONS DE CARTES A PUCE

Application: WO 99US25103 19991026 (PCT/WO US9925103)

27/AN,AZ,TI/21 (Item 21 from file: 349)

DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00546698

ON-THE-FLY WRAPPING OF SOFTWARE FOR ELECTRONIC DISTRIBUTION

CONDITIONNEMENT A LA VOLEE DE LOGICIEL EN VUE D'UNE DISTRIBUTION
ELECTRONIQUE

Application: WO 99US18470 19990813 (PCT/WO US9918470)

27/AN,AZ,TI/22 (Item 22 from file: 349)

DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00510338

METHODS AND APPARATUS FOR INTERNET BASED FINANCIAL TRANSACTIONS WITH
EVIDENCE OF PAYMENT

PROCEDE ET DISPOSITIF POUR TRANSACTIONS FINANCIERES INTERNET AVEC TRACE DE
PAIEMENT

Application: WO 99US3099 19990212 (PCT/WO US9903099)

27/AN,AZ,TI/23 (Item 23 from file: 349)

DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00491164

DOWNLOADING OF APPLICATIONS IN A DIGITAL DECODER

TELECHARGEMENT D'APPLICATIONS DANS UN DECODEUR NUMERIQUE

Application: WO 98IB1766 19981027 (PCT/WO IB9801766)

?show files;ds

File 2:INSPEC 1969-2004/Sep W1
(c) 2004 Institution of Electrical Engineers
File 35:Dissertation Abs Online 1861-2004/Aug
(c) 2004 ProQuest Info&Learning
File 65:Inside Conferences 1993-2004/Sep W2
(c) 2004 BLDSC all rts. reserv.
File 99:Wilson Appl. Sci & Tech Abs 1983-2004/Aug
(c) 2004 The HW Wilson Co.
File 233:Internet & Personal Comp. Abs. 1981-2003/Sep
(c) 2003 EBSCO Pub.
File 474:New York Times Abs 1969-2004/Sep 13
(c) 2004 The New York Times
File 475:Wall Street Journal Abs 1973-2004/Sep 13
(c) 2004 The New York Times
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
(c) 2002 The Gale Group
File 256:TecInfoSource 82-2004/Jul
(c)2004 Info.Sources Inc
File 94:JICST-EPlus 1985-2004/Aug W3
(c)2004 Japan Science and Tech Corp(JST)
File 111:TGG Natl.Newspaper Index(SM) 1979-2004/Sep 14
(c) 2004 The Gale Group

Set	Items	Description
S1	53841	(CHARGE OR CREDIT OR DEBIT OR BANK OR MASTER OR SMART OR INTEGRATED())CIRCUIT OR CHIP OR PCMCIA OR EEPROM())CARD? ? OR CHARGE CARD? ? OR CREDITCARD? ? OR BANKCARD? ? OR SMARTCARD? ? - OR CHIPCARD? ? OR DEBITCARD? ?
S2	66440	(FIRST OR 1ST)()PARTY OR (INFORMATION OR DATA OR INFO OR RECORD? ? OR FILE? ? OR KNOWLEDGE)()OWNER OR CARD(3N) (ISSU??? - OR PROVID??? OR FURNISH??? OR DISTRIBUT?) OR VISA OR MASTERCARD OR AMERICAN()EXPRESS OR AMEX OR DISCOVER
S3	3042459	SOFTWARE OR CHIP OR APPLET OR APPLICATION OR APP OR APPS OR INTERFACE OR MICROCONTROLL?R? ? OR MICROPROCESS?R? ? OR MICROCHIP? ? OR EMBEDDED()SYSTEM? ? OR (MICRO OR PROGRAMMABLE()LOGIC)() (CONTROLL?R? ? OR PROCESS?R? ?) OR PLC? ?
S4	2611264	UPGRAD??? OR UPDAT? OR UP() (GRADE? ? OR DATE? ?) OR CORRECT??? OR REVIS??? OR IMPROVE? OR IMPROVING OR REPLACE? OR REPLACING OR ENHANC??? OR DOWNLOAD??? OR DOWN()LOAD??? OR OVERWRI-T???
S5	1112842	AFFILIATE? ? OR (THIRD OR 3RD OR ANOTHER OR OTHER)() (PARTY OR PARTIES) OR THIRDPARTY OR BANK? ? OR BANC? ? OR AGENT OR INTERMEDIARY OR PARTNER? ?
S6	1065351	ACKNOWLEDG? OR RECEIPT OR CERTIFICATE OR RESPOND? ? OR RESPONSE? ? OR REPLY? ? OR REPLIES OR VOUCHER OR FEEDBACK OR FEE-D()BACK
S7	543	S3(10N) (S4(5N)S5)
S8	499	S2(10N)S6
S9	1	S1(S)S7(S)S8
S10	2209	S3(S) (S4(10N)S5)
S11	1811	S2(S)S6
S12	1	S1 AND S10 AND S11
S13	102398	S3(10N)S4
S14	374	S1(S)S13
S15	62	S14(10N) (S5 OR S6)
S16	3	S14(S) (S5 AND S6)
S17	3	S14 AND (S5 AND S6)
S18	34	S15 NOT PY>1999
S19	30	S18 NOT PD=19990312:20041031
S20	29	RD (unique items)

20/3,K/1 (Item 1 from file: 2)
DIALOG(R)File 2:INSPEC
(c) 2004 Institution of Electrical Engineers. All rts. reserv.

4710414 INSPEC Abstract Number: C9408-7000-001
Title: Smart cards. Bibliography and information pack
Author(s): Jaisingh, C.; Fountain, P.
Publisher: IEE, London, UK
Publication Date: 1994 Country of Publication: UK . . 91 pp.
ISBN: 0 85296 962 7
Language: English
Subfile: C

Abstract: Today we find our wallets and purses filled with numerous **bank** and **credit cards** . Soon these may all be **replaced** by **smart cards** -similar in appearance; but embedded with a **microprocessor** capable of handling much more information than the current magnetic stripe cards. With this capacity...

20/3,K/6 (Item 1 from file: 474)
DIALOG(R)File 474:New York Times Abs
(c) 2004 The New York Times. All rts. reserv.

07057696 NYT Sequence Number: 064319950321
VISA WILL PUT A MICROCHIP IN NEW CARD
New York Times, Col. 6, Pg. 3, Sec. D
Tuesday March 21 1995

ABSTRACT:

...cards this year; initially, banks will issue cards in both single-use and rechargeable versions; **banks** will also be able to embed microchips in their existing **credit cards** and automated teller machines, enabling customers to add value to new cards from their bank...

20/3,K/8 (Item 1 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
(c) 2002 The Gale Group. All rts. reserv.

09062951
E-cash launch heralds end to bulging pockets
UK: BARCLAYCARD/CELLNET LAUNCH ELECTRONIC PURSE
The Express (ANZ) 22 Feb 1999 p.25
Language: ENGLISH

... in Leeds from April 1999. The system will allow consumers to download money from their **bank** accounts on to a special **credit card** using their mobile phone. The 'Visa Cash' cards are embedded with a special computer chip...

20/3,K/21 (Item 14 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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06294761
Datenspeicher in der Brieftasche
WORLD: SIEMENS FORECAST FOR SMART CARDS
Die Tabak Zeitung (TZ) 12 Apr 1996 p.11
Language: GERMAN

... in 1995. After 1997, telephone cards (22% of the total market in 2000) will be **replaced** by **bank cards** as the main **application** , accounting for 33% of the market. Healthcare applications are expected to account for

17%, pay...

20/3;K/25 ' (Item 18 from file: 583)
DIALOG(R) File 583:Gale Group Globalbase(TM)
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06026483

Saubere Trennung

GERMANY: MOBILE PHONE CARDS TO BE UPGRADED
Wirtschaftswoche (XIQ) 22 Jul 1994 p.93,94
Language: GERMAN

... cards and therefore are looking for cooperations. In view of worldwide acceptance of credit and **bank cards**, cooperations which **credit card** issuers and **banks** would be a logical step. Talkline is currently in talks with Visa, while Debitel negotiates...

20/AA,AN,TI/1 (Item 1 from file: 2)
DIALOG(R)File 2:(c) 2004 Institution of Electrical Engineers. All rts.
reserv.

Title: Smart cards. Bibliography and information pack

20/AA,AN,TI/2 (Item 2 from file: 2)
DIALOG(R)File 2:(c) 2004 Institution of Electrical Engineers. All rts.
reserv.

Title: Visa's payment network girds for growth

20/AA,AN,TI/3 (Item 3 from file: 2)
DIALOG(R)File 2:(c) 2004 Institution of Electrical Engineers. All rts.
reserv.

Title: Fraud busters

20/AA,AN,TI/4 (Item 4 from file: 2)
DIALOG(R)File 2:(c) 2004 Institution of Electrical Engineers. All rts.
reserv.

Title: Videotex and the SNCF: two passenger traffic applications

20/AA,AN,TI/5 (Item 1 from file: 233).
DIALOG(R)File 233:(c) 2003 EBSCO Pub. All rts. reserv.

00387903 95IR06-011

Selling wine online securely -- Case study: virtual vineyards

20/AA,AN,TI/6 (Item 1 from file: 474)
DIALOG(R)File 474:(c) 2004 The New York Times. All rts. reserv.

07057696 NYT Sequence Number: 064319950321
VISA WILL PUT A MICROCHIP IN NEW CARD

20/AA,AN,TI/7 (Item 2 from file: 474)
DIALOG(R)File 474:(c) 2004 The New York Times. All rts. reserv.

07029208 NYT Sequence Number: 044393950715
INTUIT SIGNS 19 DEALS FOR HOME-BANKING SOFTWARE

20/AA,AN,TI/8 (Item 1 from file: 583)
DIALOG(R)File 583:(c) 2002 The Gale Group. All rts. reserv.

09062951

E-cash launch heralds end to bulging pockets
UK: BARCLAYCARD/CELLNET LAUNCH ELECTRONIC PURSE

20/AA,AN,TI/9 (Item 2 from file: 583)
DIALOG(R)File 583:(c) 2002 The Gale Group. All rts. reserv.

06688438

S'pore banks SET to raise Net security
SINGAPORE: SOFTWARE TO ENSURE NET SECURITY

20/AA,AN,TI/10 (Item 3 from file: 583)
DIALOG(R)File 583:(c) 2002 The Gale Group. All rts. reserv.

06662391
First Data gets set to test secure Web transactions
UK: FIRST DATA, VERIFONE IN SET TRIALS

20/AA,AN,TI/11 (Item 4 from file: 583)
DIALOG(R)File 583:(c) 2002 The Gale Group. All rts. reserv.

06648697
Les banques veulent rZgir les paiements/
WORLD: BANKS AND INTERNET PAYMENT SYSTEMS

20/AA,AN,TI/12 (Item 5 from file: 583)
DIALOG(R)File 583:(c) 2002 The Gale Group. All rts. reserv.

06600966
Des Cartes bleues pZrimZes/
FRANCE: ELECTRONIC PAYMENT TERMINALS & THE EURO

20/AA,AN,TI/13 (Item 6 from file: 583)
DIALOG(R)File 583:(c) 2002 The Gale Group. All rts. reserv.

06570965
Sun offers completely secure e-commerce here
THAILAND: SECURE E-COMMERCE SYSTEM BY SUN

20/AA,AN,TI/14 (Item 7 from file: 583)
DIALOG(R)File 583:(c) 2002 The Gale Group. All rts. reserv.

06553476
Mondex to push smart cards in Asia
ASIA/PHILIPPINES: SMART CARD STRATEGY OF MONDEX

20/AA,AN,TI/15 (Item 8 from file: 583)
DIALOG(R)File 583:(c) 2002 The Gale Group. All rts. reserv.

06534986
Dacom to offer electronic payment service for Internet shoppers
SOUTH KOREA: DACOM TO DEBUT PAYMENT SERVICE

20/AA,AN,TI/16 (Item 9 from file: 583)
DIALOG(R)File 583:(c) 2002 The Gale Group. All rts. reserv.

06515728
AIA And Standard Chartered Bank Introduce Hong Kong's First Health-R\
HONG KONG: AIA/STANDARD UNVEIL SMART CREDIT CARD

20/AA,AN,TI/17 (Item 10 from file: 583)
DIALOG(R)File 583:(c) 2002 The Gale Group. All rts. reserv.

06490721
US credit card giant hacks year 2000 bill
US: 2000 COMPLIANCE COST CUT BY AMEX

20/AA,AN,TI/18 (Item 11 from file: 583)

DIALOG(R)File 583:(c) 2002 The Gale Group. All rts. reserv.

06444873

Tradekan toimittajat Digital ja Modern Soft
FINLAND: ON IT INVESTMENTS OF RETAILER CHAINS

20/AA,AN,TI/19 (Item 12 from file: 583)

DIALOG(R)File 583:(c) 2002 The Gale Group. All rts. reserv.

06424867

KEB Credit Card Service boasts 3.7 mil. cardholders
SOUTH KOREA: KEB CREDIT CARD TO BOOST PROFIT

20/AA,AN,TI/20 (Item 13 from file: 583)

DIALOG(R)File 583:(c) 2002 The Gale Group. All rts. reserv.

06303503

BEA boosts promotion to diversify China business
CHINA: EAST ASIA PROPERTY MANAGEMENT OPENS

20/AA,AN,TI/21 (Item 14 from file: 583)

DIALOG(R)File 583:(c) 2002 The Gale Group. All rts. reserv.

06294761

Datenspeicher in der Brieftasche
WORLD: SIEMENS FORECAST FOR SMART CARDS

20/AA,AN,TI/22 (Item 15 from file: 583)

DIALOG(R)File 583:(c) 2002 The Gale Group. All rts. reserv.

06156910

Smart card raise problem fo assessing money supply
HONG KONG: SMART CARDS IN MONEY SUPPLY PROBLEMS

20/AA,AN,TI/23 (Item 16 from file: 583)

DIALOG(R)File 583:(c) 2002 The Gale Group. All rts. reserv.

06123742

ANZ Grindlays plans Rs 100 cr modernisation
INDIA: MODERNISATION PLAN BY ANZ GRINDLAYS

20/AA,AN,TI/24 (Item 17 from file: 583)

DIALOG(R)File 583:(c) 2002 The Gale Group. All rts. reserv.

06115928

Bank cases run into millions
MALAYSIA: BANK TO INTRODUCE ITS CREDIT CARDS

20/AA,AN,TI/25 (Item 18 from file: 583)

DIALOG(R)File 583:(c) 2002 The Gale Group. All rts. reserv.

06026483

Saubere Trennung
GERMANY: MOBILE PHONE CARDS TO BE UPGRADED

20/AA,AN,TI/26 (Item 19 from file: 583)

DIALOG(R)File 583:(c) 2002 The Gale Group. All rts. reserv.

05250279

Bank cards hit by fault in computer

UK - COMPUTER FAULT HITS BANK CARDS

20/AA,AN,TI/27 (Item 20 from file: 583)

DIALOG(R)File 583:(c) 2002 The Gale Group. All rts. reserv.

04162293

UNISYS ADDS FAX, MESSAGING TO A-BASED PHONE SYSTEM

US - UNISYS ADDS FAX, MESSAGING TO A-BASED PHONE SYSTEM

20/AA,AN,TI/28 (Item 21 from file: 583)

DIALOG(R)File 583:(c) 2002 The Gale Group. All rts. reserv.

01444217

DIALOG IMPROVES DATABASES

US - DIALOG IMPROVES DATABASES

20/AA,AN,TI/29 (Item 1 from file: 256)

DIALOG(R)File 256:(c)2004 Info.Sources Inc. All rts. reserv.

00114033

TITLE: First-Class Mail: Pay for and print your postage from the Internet

?show files;ds

File 9:Business & Industry(R) Jul/1994-2004/Sep 13

(c) 2004 The Gale Group

File 15:ABI/Inform(R) 1971-2004/Sep 13

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File 16:Gale Group PROMT(R) 1990-2004/Sep 14

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File 20:Dialog Global Reporter 1997-2004/Sep 14

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File 148:Gale Group Trade & Industry DB 1976-2004/Sep 14

(c)2004 The Gale Group

File 160:Gale Group PROMT(R) 1972-1989

(c) 1999 The Gale Group

File 275:Gale Group Computer DB(TM) 1983-2004/Sep 14

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Set	Items	Description
S1	749874	(CHARGE OR CREDIT OR DEBIT OR BANK OR MASTER OR SMART OR INTEGRATED())CIRCUIT OR CHIP OR PCMCIA OR EEPROM())CARD? ? OR CHARGE CARD? ? OR CREDITCARD? ? OR BANKCARD? ? OR SMARTCARD? ? - OR CHIPCARD? ? OR DEBITCARD? ?
S2	1107464	(FIRST OR 1ST)()PARTY OR (INFORMATION OR DATA OR INFO OR RECORD? ? OR FILE? ? OR KNOWLEDGE)()OWNER OR CARD(3N)(ISSU??? - OR PROVID??? OR FURNISH?? OR DISTRIBUT?) OR VISA OR MASTERCARD OR AMERICAN()EXPRESS OR AMEX OR DISCOVER
S3	10569446	SOFTWARE OR CHIP OR APPLET OR APPLICATION OR APP OR APPS OR INTERFACE OR MICROCONTROLL?R? ? OR MICROPROCESS?R? ? OR MICROCHIP? ? OR EMBEDDED()SYSTEM? ? OR (MICRO OR PROGRAMMABLE()LOGIC)() (CONTROLL?R? ? OR PROCESS?R? ?) OR PLC? ?
S4	13697860	UPGRAD??? OR UPDAT? OR UP() (GRADE? ? OR DATE? ?) OR CORRECT??? OR REVIS??? OR IMPROVE? OR IMPROVING OR REPLACE? OR REPLACING OR ENHANC??? OR DOWNLOAD??? OR DOWN()LOAD??? OR OVERWRITE???
S5	12919036	AFFILIATE? ? OR (THIRD OR 3RD OR ANOTHER OR OTHER)() (PARTY OR PARTIES) OR THIRDPARTY OR BANK? ? OR BANC? ? OR AGENT OR INTERMEDIARY OR PARTNER? ?
S6	4917968	ACKNOWLEDG? OR RECEIPT OR CERTIFICATE OR RESPOND? ? OR RESPONSE? ? OR REPLY? ? OR REPLIES OR VOUCHER OR FEEDBACK OR FEE- D()BACK
S7	12590	S3(10N) (S4(5N)S5)
S8	12368	S2(10N)S6
S9	5	S1(S)S7(S)S8
S10	2843	S1(S) (S7 OR S8)
S11	12	S1(S) (S7 AND S8)
S12	7	S11 NOT S9
S13	1760	S1(7N) (S7 OR S8)
S14	5429	S3(5N) (S4(3N)S5)
S15	7065	S2(5N)S6
S16	837	S1(7N) (S14 OR S15)
S17	82	S1(7N)S14
S18	755	S1(7N)S15
S19	5	S8 AND S17
S20	3	S7 AND S18
S21	11	S12 OR S19 OR S20
S22	19	S6 AND S17
S23	66	S4(S)S18
S24	8	S18(S) (S3(10N)S4)
S25	27	S22 OR S24
S26	9	S25 NOT PY>1999
S27	9	S26 NOT PD=19990312:20041031
S28	8	RD (unique items)

28/3,K/1 (Item 1 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2004 The Gale Group. All rts. reserv.

1992732 Supplier Number: 01992732 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Picking winners and losers in digital cash: Part 2 of 2
(Various digital cash products from firms including Mondex and Prosys are
outlined in part two of article concerning digital cash)
Bank Technology News, v 10, n 10, p 15
October 1997
DOCUMENT TYPE: Journal ISSN: 1060-3506 (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 2730

ABSTRACT:

...the last 20 transactions. But as card storage costs fall, the Mondex
audit trail will improve .

Visa Cash, a bearer certificate product from Visa , is chip card
-based. It has been piloted at the Visa headquarters since 1995 and made
its first...

28/3,K/3 (Item 2 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2004 ProQuest Info&Learning. All rts. reserv.

01402085 00053072
From France, a glimpse of things to come
O Sullivan, Orla
ABA Banking Journal v89n3 PP: 57-62+ Mar 1997
ISSN: 0194-5947 JRNL CODE: BNK
WORD COUNT: 3326

...TEXT: using smart cards, either stored value cards (issued by the public
transit authority) or general bank cards , enhanced by microchips .
When commuters need assistance, they "videoconference" with a transit
official at headquarters.

Against a backdrop...bank card infrastructure) he says.

"We didn't make any conscious decision to exclude them," responds First
Union Vice-President, Mike Love.

"I haven't heard of acquirer resistance," says the...

28/AA,AN,TI/1 (Item 1 from file: 9)
DIALOG(R)File 9:(c) 2004 The Gale Group. All rts. reserv.

1992732 Supplier Number: 01992732
Picking winners and losers in digital cash: Part 2 of 2

28/AA,AN,TI/2 (Item 1 from file: 15)
DIALOG(R)File 15:(c) 2004 ProQuest Info&Learning. All rts. reserv.

01431833 00-82820
Direct purchasing on the Internet

28/AA,AN,TI/3 (Item 2 from file: 15)
DIALOG(R)File 15:(c) 2004 ProQuest Info&Learning. All rts. reserv.

01402085 00053072
From France, a glimpse of things to come

28/AA,AN,TI/4 (Item 3 from file: 15)
DIALOG(R)File 15:(c) 2004 ProQuest Info&Learning. All rts. reserv.

01156968 98-06363
The classification of credit card receivables: In re Brendle's Stores,
Inc.*

28/AA,AN,TI/5 (Item 1 from file: 16)
DIALOG(R)File 16:(c) 2004 The Gale Group. All rts. reserv.

05282654 Supplier Number: 48046322
ONLINE APPLICATION, SWIFT APPROVAL TIME SPICES UP BEST BUY/BNB PRODUCT

28/AA,AN,TI/6 (Item 1 from file: 148)
DIALOG(R)File 148:(c)2004 The Gale Group. All rts. reserv.

10166436 SUPPLIER NUMBER: 20218358
Online application, swift approval time spices up Best Buy/BNB product.
(Best Buy Company Inc.; Beneficial National Bank)

28/AA,AN,TI/7 (Item 2 from file: 148)
DIALOG(R)File 148:(c)2004 The Gale Group. All rts. reserv.

09768494 SUPPLIER NUMBER: 19822466
Best Buy and Beneficial National Bank USA Launch Interactive Credit
Application.

28/AA,AN,TI/8 (Item 3 from file: 148)
DIALOG(R)File 148:(c)2004 The Gale Group. All rts. reserv.

08875736 SUPPLIER NUMBER: 18531418
VeriSign acts as an online notary public. (VeriSign Inc and Visa
International will offer digital certification of credit cards) (Company
Business and Marketing)

?show files;ds
File 476:Financial Times Fulltext 1982-2004/Sep 14
(c) 2004 Financial Times Ltd
File 610:Business Wire 1999-2004/Sep 13
(c) 2004 Business Wire.
File 613:PR Newswire 1999-2004/Sep 13
(c) 2004 PR Newswire Association Inc
File 621:Gale Group New Prod.Annou.(R) 1985-2004/Sep 14
(c) 2004 The Gale Group
File 624:McGraw-Hill Publications 1985-2004/Sep 13
(c) 2004 McGraw-Hill Co. Inc
File 634:San Jose Mercury Jun 1985-2004/Sep 13
(c) 2004 San Jose Mercury News
File 636:Gale Group Newsletter DB(TM) 1987-2004/Sep 14
(c) 2004 The Gale Group
File 810:Business Wire 1986-1999/Feb 28
(c) 1999 Business Wire
File 813:PR Newswire 1987-1999/Apr 30
(c) 1999 PR Newswire Association Inc

Set	Items	Description
S1	245594	(CHARGE OR CREDIT OR DEBIT OR BANK OR MASTER OR SMART OR I- NTEGRATED()CIRCUIT OR CHIP OR PCMCIA OR EEPROM)()CARD? ? OR C- HARGE CARD? ? OR CREDITCARD? ? OR BANKCARD? ? OR SMARTCARD? ? - OR CHIPCARD? ? OR DEBITCARD? ?
S2	465660	(FIRST OR 1ST)()PARTY OR (INFORMATION OR DATA OR INFO OR R- ECORD? ? OR FILE? ? OR KNOWLEDGE)()OWNER OR CARD(3N)(ISSU??? - OR PROVID??? OR FURNISH?? OR DISTRIBUT?) OR VISA OR MASTERCARD OR AMERICAN()-EXPRESS OR AMEX OR DISCOVER.
S3	3341432	SOFTWARE OR CHIP OR APPLLET OR APPLICATION OR APP OR APPS OR INTERFACE OR MICROCONTROLL?R? ? OR MICROPROCESS?R? ? OR MICR- OCHIP? ? OR EMBEDDED()SYSTEM? ? OR (MICRO OR PROGRAMMABLE()LO- GIC)() (CONTROLL?R? ? OR PROCESS?R? ?) OR PLC? ?
S4	4958111	UPGRAD??? OR UPDAT? OR UP() (GRADE? ? OR DATE? ?) OR CORREC- T??? OR REVIS??? OR IMPROVE? OR IMPROVING OR REPLACE? OR REPL- ACING OR ENHANC??? OR DOWNLOAD??? OR DOWN()LOAD??? OR OVERWRI- T???
S5	4105705	AFFILIATE? ? OR (THIRD OR 3RD OR ANOTHER OR OTHER)() (PARTY OR PARTIES) OR THIRDPARTY OR BANK? ? OR BANC? ? OR AGENT OR I- NTERMEDIARY OR PARTNER? ?
S6	1580954	ACKNOWLEDG? OR RECEIPT OR CERTIFICATE OR RESPOND? ? OR RES- PONSE? ? OR REPLY? ? OR REPLIES OR VOUCHER OR FEEDBACK OR FEE- D()BACK
S7	5717	S3(10N) (S4(5N)S5)
S8	5491	S2(10N)S6
S9	0	S1(S)S7(S)S8
S10	781	S1(10N) (S7 OR S8)
S11	2515	S3(5N) (S4(3N)S5)
S12	3578	S2(5N)S6
S13	353	S1(7N) (S11 OR S12)
S14	4	S1 AND S7 AND S8
S15	290977	S3(5N)S4
S16	2600	S1(S)S15
S17	597	S16(S) (S5 OR S6)
S18	1139	S1(10N)S15
S19	127	S18(10N) (S5 OR S6)
S20	35	S10 AND S19
S21	27	S20 NOT PY>1999
S22	25	S21 NOT PD=19990312:20041031
S23	22	RD (unique items)

23/3,K/2 (Item 2 from file: 621)
DIALOG(R)File 621:Gale Group New Prod.Annou.(R)
(c) 2004 The Gale Group. All rts. reserv.

01357101 Supplier Number: 46219698 (USE FORMAT 7 FOR FULLTEXT)
GO SOFTWARE ANNOUNCES SUPPORT FOR MICROSOFT'S INTERNET ACTIVEX TECHNOLOGIES
PR Newswire, p312SESP002
March 12, 1996
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 466

... static web pages into active, useful applications."
GO Software is a leading supplier of innovative **credit card**
processing **software**. GO Software's PC-Charge **replaces** the stand alone
single function **bank** terminals many businesses currently use to process
credit cards. GO Software has established long-standing relationships
with banks and institutions that help process credit card transactions...

23/3,K/3 (Item 1 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2004 The Gale Group. All rts. reserv.

03957135 Supplier Number: 50318959 (USE FORMAT 7 FOR FULLTEXT)
INDUSTRY BRIEFS
Voice Technology & Services News, v17, n13, pN/A
June 23, 1998
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 467

... Digital's 3Q newsletter feature article on Conversa Web. The Web
Store allows Digital channel **partners** and customers to **download**
software and place orders using company purchase orders or **credit cards**
. As part of Digital's new electronic marketplace, Conversa can tap into
the market potential...

23/3,K/5 (Item 3 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2004 The Gale Group. All rts. reserv.

03901197 Supplier Number: 50075357 (USE FORMAT 7 FOR FULLTEXT)
CONVERSATIONAL COMPUTING CORP: Digital allies with Conversational-
recognizes company as one to watch
M2 Presswire, pN/A
June 15, 1998
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 692

... Digital's 3Q newsletter feature article on Conversa Web. The Web
Store allows Digital channel **partners** and customers to **download**
software and place orders using company purchase orders or **credit cards**

Conversa Web, voted 'Most Outstanding Desktop Software' at 1998's
Spring Internet World, is a...

23/3,K/8 (Item 6 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
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03707263 Supplier Number: 48004199 (USE FORMAT 7 FOR FULLTEXT)

HP'S E-COMMERCE STRATEGY TARGETS IBM'S BANKING BUSINESS

Network Briefing, pN/A

Sept 25, 1997

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 342

... The report notes that consumer electronic transactions typically involve the buyer, the merchant, and the **bank**, and that VeriFone's **Omnihost software** switches the transaction to the **correct bank**. HP, it says, is looking to place **credit card** processing systems in these **banks**, which can lead to additional sales.

Also a single system sale can also lead to...

23/3,K/9 (Item 7 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

(c) 2004 The Gale Group. All rts. reserv.

03528691 Supplier Number: 47289614 (USE FORMAT 7 FOR FULLTEXT)

Visa Adds A Shot Of Java To Its Smart Card Plan

Bank Network News, pN/A

April 11, 1997

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 505

... loyalty programs to consumers through ATMs and point-of-sale terminals.

Java cards will allow **banks** to invest in one **chip card** that can be **upgraded** as applications are added, rather than requiring an issuer to pay for card reissuance or...

...Hypercom Inc. and De La Rue Fortronic Inc. are working on terminals for the platform.

Smart card industry observers see the announcement as a **response** to **MasterCard**'s purchase of Mondex International, a competing global **chip card** product. "Using Java chip cards may give Visa a leg up on Mondex," says David...

23/3,K/12 (Item 10 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

(c) 2004 The Gale Group. All rts. reserv.

03069680 Supplier Number: 46273180 (USE FORMAT 7 FOR FULLTEXT)

FBS Software Wins Wachovia Contract

Credit Card News, pN/A

April 1, 1996

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 123

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

While most credit card issuers are turning to **third parties** for processing, Atlanta-based Wachovia **Bank Card** Services instead plans to **upgrade** its in-house processing **software**.

23/3,K/15 (Item 13 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

(c) 2004 The Gale Group. All rts. reserv.

02845363 Supplier Number: 45768636 (USE FORMAT 7 FOR FULLTEXT)

Improved chip technology is enabling banks to use smart cards
CardFAX, pN/A
Sept 4, 1995
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 68

(USE FORMAT 7 FOR FULLTEXT)

Improved chip technology is enabling banks to use smart cards
TEXT:
CHIPPING IN: Improved chip technology is enabling banks to use smart
cards for other functions. "New" chips have a bigger memory capacity so
they can hold more...

23/3,K/17 (Item 15 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2004 The Gale Group. All rts. reserv.

01145534 Supplier Number: 40935921 (USE FORMAT 7 FOR FULLTEXT)
CAMS, a management system for both credit and debit
EFT Report, v12, n17, p5
Sept 11, 1989
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 491

... in-house card processing system with the CAMS system. Hogan's
commitment to keep the software updated and in compliance with the
bank card companies' changes relieves our internal resources of a
tremendous burden."
Hogan Systems Inc. supplies integrated...

23/3,K/22 (Item 1 from file: 813)
DIALOG(R)File 813:PR Newswire
(c) 1999 PR Newswire Association Inc. All rts. reserv.

0651776 NY022
AT&T AND NCR OFFER SMART CARD UPGRADE KITS FOR BANK MACHINES

DATE: November 17, 1993 10:24 EST WORD COUNT: 687

...said O'Brien. "This means upgraded ATMs can still accept mag-stripe
cards from other banks, while the bank that owns the ATM can phase in
smart cards with its customers.

AT&T Smart Cards will provide turnkey software to each bank
purchasing upgrade kits, as well as technical assistance in developing
customized applications for the smart cards.

NCR...

23/AA,AN,TI/1 (Item 1 from file: 621)
DIALOG(R)File 621:(c) 2004 The Gale Group. All rts. reserv.

01433679 Supplier Number: 46759188
Xircom announces new family of 33.6 PC Card modem products; offer increased performance and broad international connectivity; new features include rugged MiniDock connector system.

23/AA,AN,TI/2 (Item 2 from file: 621)
DIALOG(R)File 621:(c) 2004 The Gale Group. All rts. reserv.

01357101 Supplier Number: 46219698
GO SOFTWARE ANNOUNCES SUPPORT FOR MICROSOFT'S INTERNET ACTIVEX TECHNOLOGIES

23/AA,AN,TI/3 (Item 1 from file: 636)
DIALOG(R)File 636:(c) 2004 The Gale Group. All rts. reserv.

03957135 Supplier Number: 50318959
INDUSTRY BRIEFS

23/AA,AN,TI/4 (Item 2 from file: 636)
DIALOG(R)File 636:(c) 2004 The Gale Group. All rts. reserv.

03907846 Supplier Number: 50104127
Digital Allies With Conversa

23/AA,AN,TI/5 (Item 3 from file: 636)
DIALOG(R)File 636:(c) 2004 The Gale Group. All rts. reserv.

03901197 Supplier Number: 50075357
CONVERSATIONAL COMPUTING CORP: Digital allies with Conversational-recognizes company as one to watch

23/AA,AN,TI/6 (Item 4 from file: 636)
DIALOG(R)File 636:(c) 2004 The Gale Group. All rts. reserv.

03813220 Supplier Number: 48270036
LUCENT TECHNOLOGIES: Call center, voice mail & other applications now available for Lucent's PARTNER ACS

23/AA,AN,TI/7 (Item 5 from file: 636)
DIALOG(R)File 636:(c) 2004 The Gale Group. All rts. reserv.

03723554 Supplier Number: 48046322
ONLINE APPLICATION, SWIFT APPROVAL TIME SPICES UP BEST BUY/BNB PRODUCT

23/AA,AN,TI/8 (Item 6 from file: 636)
DIALOG(R)File 636:(c) 2004 The Gale Group. All rts. reserv.

03707263 Supplier Number: 48004199
HP'S E-COMMERCE STRATEGY TARGETS IBM'S BANKING BUSINESS

23/AA,AN,TI/9 (Item 7 from file: 636)
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03528691 Supplier Number: 47289614
Visa Adds A Shot Of Java To Its Smart Card Plan

23/AA,AN,TI/10 (Item 8 from file: 636)
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03442355 Supplier Number: 47091081
XIRCOM OFFERS GLOBALACCESS PC CARD MODEMS

23/AA,AN,TI/11 (Item 9 from file: 636)
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03417093 Supplier Number: 47034522
New Modems: Xircom Ships GlobalACCESS PC Card Ethernet+Modems and Modems;
International-specific features make worldwide connectivity easy and
reliable

23/AA,AN,TI/12 (Item 10 from file: 636)
DIALOG(R)File 636:(c) 2004 The Gale Group. All rts. reserv.
03069680 Supplier Number: 46273180
FBS Software Wins Wachovia Contract

23/AA,AN,TI/13 (Item 11 from file: 636)
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03053580 Supplier Number: 46237455
STAYING AT HOME

23/AA,AN,TI/14 (Item 12 from file: 636)
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02956032 Supplier Number: 46016081
Microsoft Tests Electronic Software Delivery 12/18/95

23/AA,AN,TI/15 (Item 13 from file: 636)
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02845363 Supplier Number: 45768636
Improved chip technology is enabling banks to use smart cards

23/AA,AN,TI/16 (Item 14 from file: 636)
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02199531 Supplier Number: 44162151
TRANSACTION PROCESSING NETWORKS ENHANCING DEBIT FOR INDUSTRY

23/AA,AN,TI/17 (Item 15 from file: 636)
DIALOG(R)File 636:(c) 2004 The Gale Group. All rts. reserv.
01145534 Supplier Number: 40935921
CAMS, a management system for both credit and debit

23/AA,AN,TI/18 (Item 1 from file: 810)
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0755062

Best Buy and Beneficial National Bank USA Launch Interactive Credit Application

23/AA,AN,TI/19 (Item 2 from file: 810)
DIALOG(R)File 810:(c) 1999 Business Wire . All rts. reserv.

0714406

MPACT Immedia takes aim at Internet Smartcard purchasing

23/AA,AN,TI/20 (Item 3 from file: 810)
DIALOG(R)File 810:(c) 1999 Business Wire . All rts. reserv.

0658599

Xircom Ships GlobalACCESS PC Card Ethernet+Modems and Modems;
International-specific features make worldwide connectivity easy and reliable

23/AA,AN,TI/21 (Item 4 from file: 810)
DIALOG(R)File 810:(c) 1999 Business Wire . All rts. reserv.

0130399

Bank of Hawaii licenses Hogan's new CAMS system

23/AA,AN,TI/22 (Item 1 from file: 813)
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0651776

AT&T AND NCR OFFER SMART CARD UPGRADE KITS FOR BANK MACHINES

?show files;ds

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File 75:TGG Management Contents(R) 86-2004/Sep W1

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File 646:Consumer Reports 1982-2004/Aug

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Set Items Description

S1 216031 (CHARGE OR CREDIT OR DEBIT OR BANK OR MASTER OR SMART OR I-
NTEGRATED())CIRCUIT OR CHIP OR PCMCIA OR EEPROM())CARD? ? OR C-
HARGE CARD? ? OR CREDITCARD? ? OR BANKCARD? ? OR SMARTCARD? ? -
OR CHIPCARD? ? OR DEBITCARD? ?

S2 329115 (FIRST OR 1ST)()PARTY OR (INFORMATION OR DATA OR INFO OR R-
ECORD? ? OR FILE? ? OR KNOWLEDGE)()OWNER OR CARD(3N)(ISSU??? -
OR PROVID??? OR FURNISH?? OR DISTRIBUT?) OR VISA OR MASTERCARD
OR AMERICAN()EXPRESS OR AMEX OR DISCOVER

S3 2174316 SOFTWARE OR CHIP OR APPLLET OR APPLICATION OR APP OR APPS OR
INTERFACE OR MICROCONTROLL?R? ? OR MICROPROCESS?R? ? OR MICR-
OCHIP? ? OR EMBEDDED()SYSTEM? ? OR (MICRO OR PROGRAMMABLE()LO-
GIC)() (CONTROLL?R? ? OR PROCESS?R? ?) OR PLC? ?

S4 3592756 UPGRAD??? OR UPDAT? OR UP() (GRADE? ? OR DATE? ?) OR CORREC-
T??? OR REVIS??? OR IMPROVE? OR IMPROVING OR REPLACE? OR REPL-
ACING OR ENHANC??? OR DOWNLOAD??? OR DOWN()LOAD??? OR OVERWRI-
T???

S5 2734680 AFFILIATE? ? OR (THIRD OR 3RD OR ANOTHER OR OTHER)() (PARTY
OR PARTIES) OR THIRDPARTY OR BANK? ? OR BANC? ? OR AGENT OR I-
NTERMEDIARY OR PARTNER? ?

S6 1743784 ACKNOWLEDG? OR RECEIPT OR CERTIFICATE OR RESPOND? ? OR RES-
PONSE? ? OR REPLY? ? OR REPLIES OR VOUCHER OR FEEDBACK OR FEE-
D()BACK

S7 2660 S3(10N) (S4(5N)S5)

S8 9872 S2(10N)S6

S9 1 S1(S)S7(S)S8

S10 11 S1 AND S7 AND S8

S11 581 S1(10N) (S7 OR S8)

S12 10895 S3(S) (S4(10N)S5)

S13 19431 S2(S)S6

S14 1171 S3(5N) (S4(3N)S5)

S15 8078 S2(5N)S6

S16 85 S1 AND S12 AND S13

S17 261 S1(7N) (S14 OR S15)

S18 11 S16 AND S17

S19	17	S10 OR S18
S20	5	S19 NOT PY>1999
S21	5	S20 NOT PD=19990312:20041031
S22	4	RD (unique items)

22/3,K/1 (Item 1 from file: 13)
DIALOG(R)File 13:BAMP
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1085974 .Supplier Number: 01529460 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Smart Cards , The Latin Way
(Latin America appears to be an unlikely candidate for a booming smart
card market, but the region offers significant opportunities; many
banks have card projects planned or underway in Latin America)
Article Author(s): Rigney, Melanie
Credit Card Management, v 11, n 3, p 73-77
June 1998
DOCUMENT TYPE: Journal ISSN: 0896-9329 (United States)
LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 2827

(USE FORMAT 7 OR 9 FOR FULLTEXT)
Smart Cards , The Latin Way
(Latin America appears to be an unlikely candidate for a booming smart
card market, but the region offers significant opportunities; many
banks have card projects planned or underway...
)

ABSTRACT:

Latin America is emerging as a potentially profitable market for smart
cards . This can be attributed to Latin American countries' recovering
economies, increasing population, and growing middle class. Also, the lack
of dependable telecommunications and increasing number of cases of credit
card fraud are seemingly contributing to a sense of urgency for Latin
Americans to use smart cards . Brazil is one country that can represent
the potentially profitable market of Latin America for smart cards . The
country reportedly has 160 million citizen, all of whom are potential
credit customers. Notably...

...of them have attained financial security. Aside from financial services,
Latin American countries also use smart cards in telecommunications,
public transportation, and government applications. Some of the Latin
American countries that are already making use of smart cards are
Argentina, Chile, and Venezuela. With the popularity of smart cards in
Latin America, banks are thinking of moving credit and debit functions to
chip cards . They, however, are still not sure whether or not they would
pursue electronic-purse applications. Article discusses the uses of smart
cards in Latin American countries. ...

TEXT:

...Melanie Rigney

Unlike its neighbors to the north struggling to make a business case for
smart cards , Latin American countries are plunging into the chip - card
arena.

With a history of economic and political turmoil, Latin America appears to
be an unlikely candidate for a booming smart card market. ...

But rebounding economies, a burgeoning population, and a growing middle
class are making the market ripe for smart cards . And the lack in many
areas of dependable telecommunications and a skyrocketing credit card
fraud rate are contributing to a sense of urgency for smart cards .

In Brazil, for example, about half of the country's 160 million people are
potential...

...secure card system.

For some vendors, the region already is proving lucrative. Philippe Vinci,

Bull **Smart Card** & Terminal Division Latin America director, says his company's revenue in the region grew more...

...about a year and a half ago there was a definite shift (in attitudes about **smart cards**) and it came like El Nino," says Jorge Fernandez, executive vice president and general manager...

...America for terminal vendor IVI Ingenico Inc. "People (in Latin America) started waking up to **smart cards**."

However, there's been a bit of a shadowy bear in this market recently. Some

...Still, the region today is so dynamic that it's difficult to estimate how many **smart cards** are in the market, much less how many there will be in a year or...

...or months, with delayed or accelerated launch dates.

Latin America is the Wild West of **smart cards**. It may surpass North America--indeed, some even speculate it will be as important as...

...Telefonos de Mexico, until recently the country's only long-distance carrier, had 150,000 **chip card**-only pay phones in operation at the end of 1997. The figure is expected to...

...phone fraud and vandalism, he notes.

Noting Telmex's success, Manuel Vergez, who oversees Oberthur **Smart Cards** Latin America office in Mexico, says: "How many countries in the entire world can say, 'We have 120 million **smart cards** in the market each year?' Not so many. In Mexico, you cannot find someone who never used a **smart card**."

Mexican phone card demand was a major factor in Gemplus' decision in 1996 to open in Cuernavaca, Mexico, its largest **smart card** manufacturing plant in the Americas with an annual production capacity of 100 million cards. But Moussel says all of Latin America's major telecommunications companies are moving toward **smart cards**. Among those already using **smart cards**: Argentina, Chile, and Venezuela, says Bull's Vinci.

Schlumberger in 1996 acquired Printer, Mexico's...

...the year.

Meanwhile, while banks seem very interested in moving credit and debit functions to **chip cards** to reduce fraud, debate continues over whether they want to pursue electronic-purse applications--and...to refit Brazil's Banco Bradesco branch automation equipment, which could clear the way for **smart card** options. Murray Swanston, Keycorp's manager for Brazil, says the country "is a check-based..."

...from cigarettes to McDonald's hamburgers to gas to goods in department stores. So a **smart card** that can be a cash replacement and also replace checks will have great potential."

However, Fernandez says, "You have to provide consumers with a reason to use a **smart card**, and it's not there today for Visa or MasterCard." Conversely, "in Mexico City, if you want to use a pay phone, you've got to have a **smart card**," he says.

Visa International and some of the region's banks are hoping to interest their best customers in special benefits available with **smart card** technology. Sixty-six Latin American and Caribbean banks in February began issuing upscale Visa platinum **credit cards** with chips that will offer more secure shopping on the Internet and other special services...
...into their personal computer, enter a password, and shop at any Internet

merchant that accepts **credit cards** . The cards also will be compliant with the SET 1.0 standard for e-commerce...

...information.

Some 4 million to 5 million people within the region are eligible for gold **credit cards** , and of that group, 85% have personal computers and 56% have Internet access, he says...

...sure, the ability to provide special services for upscale consumers is important. But a major **smart card** driver for banks is **credit card** fraud reduction, says Fair Isaac's Duque-Ribeiro. "Fraud levels are absolutely unbelievable," representing into...

...carry a lot of cash."

Schlumberger's Caudel says getting credit and debit applications on **chip cards** is the most immediate need in the region, followed by electronic purse, university and Internet...

...payment.

Banks can't make a business case for an electronic-purse program by itself, Visa 's Jimenez **acknowledges** . "The first application requires you to put in the infrastructure, the readers, the terminals, the...

...banks have been pursuing Visa Cash pilots. MasterCard's Mondex also has a number of **smart card** projects underway in the region (box, page 74).

Eventually, "we will move every card product we have today" to the chip-based card, says Juan Carlos Paez, Mondex's **smart card** project director. But initially, an undisclosed number of MasterCard Gold and standard accounts will be...

...Card Technology, Paramus, N.J., says he expects to see growth in the use of **smart cards** for health and insurance purposes, especially in Mexico.

Meanwhile, German Cardenas, president of Hypercom Latin America, says that after stored value is established as a viable **smart card** function, government benefits programs and health and insurance applications are likely to follow. "We're...

...order is being reversed.
Bectronic Benefits

The Brazilian state of Ceara has ordered 300,000 **microprocessor** cards to manage government pension payments, Gemplus' Moussel says. With **bank** transactions increasing with the **improving** economy and with growing numbers of retirees, it is said to be almost impossible for...

...decision soon on whether the Mexican government's new Progressa electronic benefits program will employ **smart cards** . Some 1.5 million **smart cards** have been issued since 1992 for a benefits program originally known as Conasupo and today...

...30,000 readers in the field. "People know there is no real solution other than **smart cards** when you are talking about services to people or areas that have no telephones or...

...offline system, and the Mexican government is very aware of that," Moussel says.

Latin American Smart Cards (estimates for year-end 1998)	
Application	Number of Cards
Telecommunications	160 million
Financial Services	575 000 chip cards

and several thousand terminals were deployed for this project, which will be expanded in 1998.

Elsewhere, Simon Nutt, IBM global **smart card** solutions sales executive, says there's been some interest in a government health card in...

...programs often are cited. Nutt says his company is focusing on electronic business applications for **smart cards**. While he wouldn't provide specifics, he says companies in the region are increasingly interested...

...trucking companies is interested in a program in which businesses would pay delivery drivers via **smart card** rather than cash, IVI Ingenico's Fernandez says. Under the current system, in which payments...

...of nearly \$50; however, the toll highways are far faster than other roads. Using a **smart card** can provide truck companies detailed reports of the routes their drivers take, and eliminates the...

...robbed or commit fraud.

But for all the opportunities, there are also challenges to the **smart card** business in Latin America. Says Keycorp's Swanston: "The challenges are the high import costs..."

...face...(is participants') resources to finance the move from a mag-stripe business to a **smart cards** business. Financing POS, ATMs, and cards for an entire country, or even a bank, is...

...His colleague, Etienne Couelle, executive vice president of development and chief financial office for Oberthur **Smart Cards** USA Inc., outlines other challenges. "In the banking community, there is a lack of visibility ...

...in the region.

Still, all things considered, and keeping in mind the potential pitfalls, most **smart card** vendors can't help but get excited about the potential that Latin America holds.

"The...

...new technology takes several years to implement," says Dassault's Romero. "Just look at the **chip card** projects in some European countries. We think that were a national program in Brazil or...

...market grow at rates much higher than in Europe."

A Snapshot of the Latin American **Smart Card** Market

(Card projects under way or under discussion)

Argentina

Financial services: 10 banks involved in...

...with MacDonald's cobranding; Credired finance company converting 200,000 low-income account holders to **smart card** system.

Telecommunications: Memory-only phone cards.

Transportation: Contactless transit card test planned in September in Buenos Aires.

Government: Talk of a **smart card** -based identification program.
Brazil

Financial services: Visa Cash program in Campinas involves 500 merchants and...

...Transportation: Sao Paulo, Brasilia, Rio de Janeiro and Goiana all testing or planning to test **smart card** transit programs.

Government: State of Ceara ordered 300,000 **chip cards** with debit functionality or ordered to manage pension payments.

Colombia

Financial services: Visa Cash program...

...program that eventually could support debit and credit.

Telecommunications: Telmex is the biggest consumer of **chip cards** in the world with annual consumption of 130 million; chip phone cards may reach 350...

...again plans to move programs for poor people's medical and food expenses to a **chip card**; 80,000 **chip cards** ordered for corn flour subsidy program; also talk of **smart card**-based identification and voter cards.

Other: Bancomer offers trucking companies a **smart card** system for driver tracking, toll collection.

Source: Vendors, associations, issuers
...

PRODUCT NAMES: Prepayment **smart cards** (367933...

...Information **Smart Cards**, (367934....

...Credit and **debit cards** (614200)

22/3,K/2 (Item 1 from file: 625)
DIALOG(R) File 625: American Banker Publications
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0002001

American Banker - December 30, 1981, Wednesday; Pg. 5
WORD COUNT: 645

TEXT:

...project.

Plus System, the shared interstate network of automated teller machines operated by Rocky Mountain **BankCard** System, Denver, is implementing a program of electronic merchant terminals. The system will provide a direct attachment from numerous merchant locations to card issuers, including those of **Visa** and **MasterCard**. These small terminals utilize existing telephone lines while automatically reading the magnetic stripe of cards. Simultaneously, automatic dialing to the Rocky Mountain **BankCard** Switch occurs, with a **response** appearing on the merchant terminals in 20 seconds, according to the Plus System. This system...

...the merchants from having to verify that each card is not on the warning bulletins **issued** by both national **card** organizations. Over 450 merchants have contracted thus far for the service. The shared ATM system

... soon will be available to some 20,000 merchants in the region who deposit their **credit card** sales at any of the 435 financial institutions who are members of Rocky Mountain **BankCard**.

Bank Earnings International, Atlanta, is offering an automated system

that helps bank proof departments increase...

... been proven in banks across the country, according to the bank consulting firm. In one **application** at a large midwestern bank holding company, the system resulted in reducing float by over 10% and generating, at 12% interest, annual savings of \$4.8 million, stated Gerry Eickhoff, Bank Earnings International president. The **bank** also experienced **improvements** in staffing requirements (down 40%), proof items paid per hour (up 75%), annual personnel turnover...

...COMPANY NAMES (DIALOG GENERATED): Proof Management ; Capsco Banking Systems Inc ; First National Bank of Lancaster Tex ; First Security Bank ; **MasterCard** ; Mercantile Texas Corp ; Plus System ; **Response** Analysis Corp ; Rocky Mountain **BankCard** System ; Southwestern Bank and Trust ; Synergistics Research Corp ; Union Bank ; United Oklahoma Bank ; Visa ; Will...

22/3,K/3 (Item 1 from file: 268)
DIALOG(R)File 268:Banking Info Source
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00315357 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Visa adds a shot of Java to its smart card plan
Anonymous
Bank Network News, v15, n22, p5, Apr 11, 1997 DOCUMENT TYPE: Newsletter
Article LANGUAGE: English RECORD TYPE: Abstract Fulltext
WORD COUNT: 00500

(USE FORMAT 7 OR 9 FOR FULLTEXT)
Visa adds a shot of Java to its smart card plan

ABSTRACT: The cornerstone of what Visa International calls its Partner Program includes the use of **chip cards** that can read applications programmed with Java. Java cards will allow **banks** to invest in one **chip card** that can be **upgraded** as applications are added, rather than requiring an issuer to pay for card reissuance or to commit to a **chip - card** plan before testing it in the market.

TEXT:
Visa International has announced the next leg of its **chip card** strategy, which it claims will help banks build a compelling business case for issuing **smart cards**.

The cornerstone of what Visa is calling the Partner Program includes the use of **chip cards** that can read applications programmed with Java, a computer language that is widely used for Internet applications. Java allows small parts of applications to be **downloaded** over computer networks as needed. That would allow card-issuing **banks** to deliver such new card applications as storedvalue or loyalty programs to consumers through ATMs and point-of-sale terminals.

Java cards will allow **banks** to invest in one **chip card** that can be **upgraded** as applications are added, rather than requiring an issuer to pay for card reissuance or to commit to a **chip - card** plan before testing it in the market

"The ability to modify and change the card...

...because each card manufacturer's operating system will be able to read Java applications. Java **chip cards** have been developed by such major **smart card** providers as Gemplus Card International Corp. and Schlumberger **Smart Cards & Systems Inc.** Pick And Choose

The Partner Program will allow issuing banks to choose from a range of **smart card** tools and applications, Visa says. Among the technology companies working with Visa on the **chip card** platform are IBM Corp., Siemens Corp. and VeriFone Inc. Hypercom Inc. and De La Rue Fortronic Inc. are working on terminals for the platform.

Smart card industry observers see the announcement as a response to MasterCard's purchase of Mondex International, a competing global chip card product. "Using Java chip cards may give Visa a leg up on Mondex," says David W. Lott, senior associate at Atlanta-based Dove...

...used, there are expected to be more software programmers who can develop new applications for Visa.

Mondex reportedly will use a proprietary computer programming language, called MAOS, for developing multiple-card...

...have to rely on a single chip provider," says Michael G. Love, vice president of chip card technology at First Union. First Union has not yet made plans to move its Visa...

DESCRIPTORS: Credit card processing...

... Smart cards

22/3,K/4 (Item 1 from file: 553)
DIALOG(R)File 553:Wilson Bus. Abs. FullText
(c) 2004 The HW Wilson Co. All rts. reserv.

03058431 H.W. WILSON RECORD NUMBER: BWBA95058431 (USE FORMAT 7 FOR FULLTEXT)

Using scenario analysis to manage the strategic risks of reengineering.

Clemons, Eric K

Sloan Management Review (Sloan Manage Rev) v. 36 (Summer '95) p. 61-71

LANGUAGE: English

WORD COUNT: 8893

(USE FORMAT 7 FOR FULLTEXT)

TEXT: ... retirement as neither they, nor their firms, appear suited for the current competitive environment.

Consumer credit card organizations and interbank credit card franchises like MasterCard and Visa offer another example. Both MasterCard and Visa evolved when thousands of banks (issuers) issued credit cards, and thousands of banks (acquirers) literally "bought the paper charge receipts" from merchants and acquired...

...current forms.

Both organizations appear uncertain about their future direction; indeed, AT&T and GM credit card launches, Microsoft's acquisition of Intuit (Quicken), and the joint Microsoft/Visa transaction exchange network ...and rewriting systems -- often hundreds of millions of dollars or more. A major U.K. bank spent close to \$1 billion replacing its branch automation hardware and software. However, it did not examine its commitment to branch banking or the branches' future role...

...would occur in corporate travel and carved out a \$6 billion global market share before American Express understood the changes and developed a strategic response.

SCENARIO ANALYSIS IN PLANNING FOR STRATEGIC UNCERTAINTY

The desire for a single right answer, anchoring...

...of more traditional strategic planning; rather, they provide competing views of the future, such as "Credit card associations like MasterCard and Visa are supplanted by networks provided by Microsoft or the Internet; associations remain, but credit card issuers are dominated by nonfinancial institutions like GM or Exxon; consumer cards are for facilitating...universal service," local operating companies overcharge their subscribers in cities and subsidize rural areas, while credit card companies and insurance companies historically have overcharged some

customers (the lowest risk, most attractive accounts) and subsidized others. This works as long as telephone customers have no alternatives and credit card companies or insurance companies cannot use detailed information to target individual customers and provide prices...

09677153

=> dis his.

(FILE 'HOME' ENTERED AT 11:58:41 ON 14 SEP 2004)

FILE 'CONFSCI' ENTERED AT 11:58:47 ON 14 SEP 2004

L1 32 S (CHARGE OR CREDIT OR DEBIT OR BANK OR MASTER OR SMART OR INTE
L2 55 S (FIRST OR 1ST) (W) PARTY OR (INFORMATION OR DATA OR INFO OR REC
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L5 5520 S AFFILIATE# OR (THIRD OR 3RD OR ANOTHER OR OTHER) (W) (PARTY OR
L6 39627 S ACKNOWLEDG? OR RECEIPT OR CERTIFICATE OR RESPOND# OR RESPONSE
L7 1 S L3(10A) (L4(5A) L5)
L8 0 S L2(10A) L6
L9 0 S L1 AND (L7 OR L8)
L10 686 S L3(P) L4
L11 0 S L1 AND L10

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1 Fast detection of communication patterns in distributed executions

Thomas Kunz, Michiel F. H. Seuren

November 1997 Proceedings of the 1997 conference of the Centre for Advan

Full text available: pdf(4.21 MB)

Additional Information: full citation, abstract, refer

Understanding distributed applications is a tedious and difficult task. Vis are often used to obtain a better understanding of the execution of the a Poet, an event tracer developed at the University of Waterloo. However, do not provide the user with the desired overview of the application. In occurrences of non-trivial commun ...

2 Websites

Michelle Tepper

November 1997

netWorker, Volume 1 Issue 3

Full text available: pdf(53.32 KB) Additional Information: full citation, references, index terms

1
1

Fast detection of communication patterns in distributed executions

Thomas Kunz, Michiel F. H. Seuren

November 1997

Proceedings of the 1997 conference of the Centre for Advanced Studies on Collaborative research

Full text available: pdf(4.21 MB)

Additional Information: full citation, abstract, references, index terms

Understanding distributed applications is a tedious and difficult task. Visualizations based on process-time diagrams are often used to obtain a better understanding of the execution of the application. The visualization tool we use is Poet, an event tracer developed at the University of Waterloo. However, these diagrams are often very complex and do not provide the user with the desired overview of the application. In our experience, such tools display repeated occurrences of non-trivial commun ...

2

Websites

Michelle Tepper

November 1997

netWorker, Volume 1 Issue 3

Full text available: pdf(53.32 KB)

Additional Information: full citation, references, index terms

3

Can kiwis fly?: computing in New Zealand

Michael D. Myers

April 1996

Communications of the ACM, Volume 39 Issue 4

Full text available: pdf(221.67 KB)

Additional Information: full citation, references, citings, index terms

4

Techniques for trusted software engineering

Premkumar T. Devanbu, Philip W-L Fong, Stuart G. Stubblebine

April 1998

Proceedings of the 20th international conference on Software engineering

Full text available: pdf(1.21 MB) Publisher Site

Additional Information:

full citation, references, citings, index terms

5

Unified login with pluggable authentication modules (PAM)

Vipin Samar

January 1996

Proceedings of the 3rd ACM conference on Computer and communications security

Full text available: pdf(1.12 MB)

Additional Information: full citation, references, index terms

6

Mobile networking in the Internet

Charles E. Perkins

December 1998

Mobile Networks and Applications, Volume 3 Issue 4

Full text available: pdf(166.90 KB)

Additional Information: full citation, abstract, references, citings, index terms

Computers capable of attaching to the Internet from many places are likely to grow in popularity until they dominate the population of the Internet. Consequently, protocol research has shifted into high gear to develop appropriate network protocols for supporting mobility. This introductory article attempts to outline some of the many promising and interesting research directions. The papers in this special issue indicate the diversity of viewpoints within the research community, and it is ...

7

Responses to NIST's proposal

Ronald L. Rivest, Martin E. Hellman, John C. Anderson, John W. Lyons

July 1992

Communications of the ACM, Volume 35 Issue 7

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Abstract

The Bank of America literally changed the banking industry during the 1950s by means of its ERMA and IBM 702 computer systems. These innovations in information technology resulted in a dominate design that helped keep the Bank of America in the lead for over a decade and a half. They were the collective work of a leader, Clark Beise, a maestro, Al Zipf, and a group of supertechns, all of whom became the prototypes for these crucial roles. Bank of America was the first organization, among a selected few, to successfully negotiate the innovation cascade leading from crisis to a dominant IT design. Due in large part to IBM's failure to deliver a fully operational operating system for its 360/65, however, coinciding with the leadership's attention toward international markets, in the late 1960s the Bank of America lost its lead. After several decades "in the trough," as a result of aggressive investment and leadership, the bank re-emerged as a strong competitor. This story of achieving alignment in strategy and structure by means of technological innovation, of the almost tragic breaking of that alignment, and of fervent efforts made to gain realignment illuminates some of the most important lessons of IT management that can be learned from the field's relatively recent, but dramatic, history.

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